

From the CEO



Why our Forbes four-peat means so much.

Thanks to our owner-members' feedback, for the fourth consecutive year we've been recognized by Forbes as Colorado's best credit union.

We appreciate those who generously took the time to respond to Forbes' survey. In addition to overall satisfaction, it included ratings on trust, terms and conditions, branch services, digital services and financial advice.



While the actual responses weren't shared with us, given our No. 1 ranking it's clear our owner-members appreciate their credit union and especially the staff. These past months, I've seen our team really step up to meet so many challenges. During the height of the pandemic, they compassionately helped thousands of members with mortgage payment relief and emergency loans. It was hard, emotional, rewarding work as members shared their stress, stories and gratitude. At the same time, the team did everything they could to help keep each other and our members safe.

All of this was done during a time of unprecedented growth. As planned, we continued to open new service centers to better support current members and to bring affordable banking to even more Coloradans. With each new hire, the team's actions inspired these new employees to adopt our "owner-member first" philosophy as well.

Some athletes say the first big win is the sweetest. But for me, this four-peat has been the best. Despite the once-in-a-generation challenges, we stayed true to our commitment: **We're for people, not profit.**



Sincerely,
Chad Graves
Chief Executive Officer



Free Webinars

Thinking About Buying a Home? Get Expert Mortgage Tips.

Take advantage of free webinars from the safety and comfort of your home. Register at Ent.com/Events.

Oct. 9 | 10-11:30 a.m.

Dec. 11 | 10-11:30 a.m.

There's Still Time to Save a little. Win a lot!

Save as little as \$25 in October and November to enter the sweepstakes! To learn more or get started, see Ent.com/SaveWin, visit a service center or call today at 800-525-9623.

Open to Ent members only. No purchase necessary to enter. Promotion ends November 30, 2021. Members must select one savings account to make their deposits to. Members can choose from their Primary Savings, Regular Savings, Star Savings or Galaxy Savings account. Prize winnings are tax reportable. All other savings account types are excluded. See Ent.com/SaveWin for entry information and official rules.

Some (perhaps) surprising ways to use personal loans.

Most of us are familiar with credit cards, mortgages and auto loans. But personal loans? Not so much. With typically lower rates than credit cards and a fixed monthly payment, they can make budgeting easier. They're often used to consolidate and pay off debt, make home improvements or buy a big-ticket item.

And because they don't require collateral, can be approved quickly (some within 24 hours) and often don't have application fees/prepayment penalties, they can also be the right tool for uncommon expenses.

Somewhat Surprising Uses

The name personal loan really describes how it can be used: for personal living expenses. For some during the pandemic, that meant financing equipment for a basic home office. Others find it easier to consolidate paying for all the things that make the holidays fun – like gifts, food and travel – into a single personal loan. And if the family cat or dog gets hurt or needs expensive treatment, a personal loan can be lifesaving.

While it's important to weigh the pros, cons and options before taking on debt, we're here to help. Ent.com/Education is home to all things personal finance: quick videos, easy-to-read articles and handy calculators. As always, you can also talk options with us at a service center or at 800-525-9623.



Free Document Shredding

Limit of two bankers boxes per person. Registration not required.

Wilcox Service Center

190 S. Wilcox St., Suite 2

Castle Rock

Oct. 2 | 9 a.m. - Noon

Interquest Service Center

1280 Interquest Parkway

Colorado Springs

Oct. 16 | 9 a.m. - Noon

Woodland Park Service Center

920 Paradise Lodge Lane

Woodland Park

Oct. 23 | 9 a.m. - Noon

STATISTICS as of August 31, 2021

Assets: \$8,359,521,210

Shares: \$7,145,466,875

Loans: \$6,413,088,522

Members: 437,105

For the most current stats, visit Ent.com/Profile



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Holiday Spending

Gifts & food
(excluding travel)

\$1,100



Pet Emergency

Statistically occurs
at least once per pet

\$2,000-\$4,000



Home Office

Medium-range chair,
laptop, desk & printer

\$1,000-\$2,100