



From the
CEO



CONNECTIONS

Learn from the past. Prepare for the future.

Since the pandemic, experts say people have a renewed interest in building an emergency fund. It's a smart move, and we're more than ready to help our owner-members get started.

We're here to help: Online and in person.

We've said it before, but it's worth saying again: The Ent.com/EducationCenter is a great one-stop resource for trusted information. From calculators and videos to our 'Ask Now' button that lets you email a Financial Expert, our Education Center is a great asset.

When a conversation makes sense, our friendly team is ready to help. Just stop by your favorite service center or give us a call. We'll connect you with the right information, savings options and Financial Experts.

Would a \$25,000 carrot help?

In addition to great tools and knowledgeable Financial Experts, we're also providing members with some extra motivation to start saving. Our Save a little. Win a lot. Sweepstakes is back again this year with a \$25,000 grand prize.

We look forward to helping you financially plan for a great 2022.



Chad Graves
Chief Executive Officer

Save a little. Win a lot.



Make saving a regular habit this year for a chance to win! Opt in within online banking or call us at **800-525-9623**.

\$25,000 Grand Prize

Plus

\$20,000

FIRST RUNNER-UP

\$15,000

SECOND RUNNER-UP

\$10,000

THIRD RUNNER-UP

\$1,000

3 PRIZES QUARTERLY

\$500

5 PRIZES MONTHLY

**JAN
2022**

Open to Ent members only. No purchase necessary to enter. Promotion ends November 30, 2022. 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.

2022 Board of Directors

Nominations are open for Ent Credit Union's Board of Directors for the year 2022. There will be three (3) three-year term positions and one (1) one-year term position open on the Board of Directors.

Candidates

The Board Nominations and Election Committee nominate the following candidates to be Directors on the Board for a three-year term: **Debbie Chandler**, **Tim Drummer** and **Walter Glover**, and for a one-year term: **Kay Henze**.

Nominations

Additional nominations for the Board of Directors may be made by petition, signed by a minimum of 500 Ent Credit Union members. A separate petition must be completed and submitted for each nomination.

Each nominee must submit with the petition a statement of qualifications, biographical data and a certificate signed by the nominee stating he/she is agreeable to nomination and will serve if elected to office. Petition forms and policies are available from Kathy Haskett, Manager Executive Administration and Board Relations, at Ent Headquarters, 11550 Ent Parkway, Colorado Springs, Colorado, 80921. Petitions, biographical data and certifications for each nominee by petition must be returned to Kathy Haskett no later than Tuesday, Feb. 15, 2022.

If more than one person is nominated for each board position, an election will be held. If an election is required, information and procedures will be provided to members. If there is only one nominee for each board position, no election will be conducted. There will be no nominations from the floor at the annual meeting. Newly elected Ent Credit Union Board Members will be announced at the annual meeting.

Pam Nicholson, Nominations and Election Committee Chair

What's Happening

Please visit Ent.com/Events to see our free upcoming financial education events, seminars, and webinars.

Annual Member Meeting

• April 28 | Watch for Zoom registration link and details.

STATISTICS as of November 30, 2021

Assets: \$8,618,652,116
Shares: \$7,384,461,577
Loans: \$6,599,487,550
Members: 445,011

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



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Ent.com



Ho, ho, uh-oh!

Over-Generous Over the Holidays?

According to experts, about one-fourth of Americans will start the new year with holiday debt. And it's no wonder. In the joy of finally reconnecting with family and friends, budgets often took a back seat.

Fortunately, consolidating holiday debt can save some stress – and sometimes even some money.

One option is using a personal loan to pay off all those bills. Personal loans typically offer lower interest rates than credit cards. Over the long run, that can save money. Also, making just one monthly loan payment can be easier to budget for and keep track of than lots of credit card bills.

For information about managing debt and debt consolidation, or to use our debt consolidation calculator, visit Ent.com/EducationCenter.

