

JANUARY 2025

CONNECTIONS



From the CEO

Chad Graves, Chief Executive Officer

Stronger together

As we head into a new year, I want to wish you the best. And I'd also like to thank you – along with 540,000+ others – for being a member. Together, we are truly stronger. And in 2024, we were able to accomplish some amazing things.

Last year we launched faster, easier, more intuitive, new digital banking. Just as importantly, this new platform makes us future-ready to add new functions to continually enhance your experience.

We also teamed up as the **Official Banking Partner** and **Official Mortgage Partner** of the **Denver Broncos**. **The home field advantage for Ent members** includes access to an exclusive **debit card** and discounts, plus special events and sweepstakes. Colorado communities also win thanks to our shared philanthropic commitment to education and kids. We've also been huddling up with Broncos alumni to teach financial skills in high schools and are contributing to Children's Hospital Colorado **every time the Broncos make an Interception**.

When it comes to fans, our members have long applauded Ent's member service. I'm proud to say last year we again delivered on that promise. On a scale of 0 to 5, our member satisfaction score came in at 4.78. For 2 stories behind the numbers, I invite you to visit **Ent.com/Member-Stories**. There you can learn how we helped safeguard Robert from a scammer and worked with Rhonda to help her keep her home.

To help ensure we're right where members need us, we opened 4 new service centers. And also continued to give back to the communities we serve. Seventy-four Colorado not-for-profits received a total of \$250,000 through our Youth Endowment Series grants. Additionally, we donated more than \$2.4 million to serve Colorado communities. Our biggest partners include **Children's Hospital Colorado**, **Catholic Charities of Central Colorado**, and **Front Range Community College**.

Looking back, it's rewarding to see how our previous strategic investments contributed to our overall growth and ability to provide you best-in-class, people-first service. **Our growth** allows us to reinvest in our members and our communities.

Looking forward, we'll continue to look for strategic investments that support healthy growth. We're always on the lookout for: new places for service centers; a strong merger partnership that offers expanded access and scalability; solutions that help you thrive; and technologies that enable more folks access to our products and services. While we can't predict what opportunities may arise in the coming year, **what remains certain is our ongoing commitment to serving our members and our communities.**

Tax season security tips: Protect your identity and money

Tax season. It's everyone's least favorite time of year — except for scammers. They're happily looking for ways to take advantage of stressed filers who are scrambling to gather documents and meet a hard deadline that may have a big impact on their wallet.

While tax season is inevitable, we hope you use the tips below to help protect yourself. And maybe even reduce a bit of stress along the way.

How to know it's the IRS

If the IRS needs to contact you, they typically first send a letter by U.S. mail. A call, if needed, is usually a follow-up to a mailed letter. And unless you've given prior permission, the IRS won't send you an email or text. The IRS also won't ever reach out to you personally via social media.

Common warning signs and safety tips



- Callers demanding money or sensitive personal information immediately "or else." **TIP:** Ask for a reference number, hang up and call the IRS at 800-366-4484.
- **Unsolicited emails and texts** that may include odd or misspelled words asking for sensitive information or demanding immediate payment of taxes or fines. **TIP:** Don't click on any links or reply.
- **An unscheduled in-person "IRS" visit** is cause for immediate suspicion as home visits never occur without a prior appointment. **TIP:** Quickly report the impersonator to the IRS at 800-366-4484 and be vigilant of your physical safety.

Preventative steps



- **Get an IRS IP PIN:** Having an IRS identity protection 6-digit PIN can help prevent a fraudster from filing a tax return using your Social Security number (SSN).
- **File early:** Because the IRS only accepts 1 return per SSN, submitting early can reduce the chance a criminal can use your SSN to file a false return.
- **Use a secure filing website:** Use sites starting with **https:** before the URL to ensure the data you enter is encrypted.



Live webinars

See a complete class list and register at Ent.com/Events

Money Mapping

Jan 7 | 10-10:30 AM

Diving Into Credit

Jan 15 | 11-11:30 AM

Financial Fitness

Jan 16 | 9-9:30 AM

Navigating Debt Repayment

Jan 27 | 10-10:30 AM

Ent Statistics

as of November 30, 2024



Assets: \$9,864,726,048

Shares: \$8,585,878,963

Loans: \$8,476,420,128

Members: 548,065

Current stats, visit Ent.com/Profile

Coming soon: your tax forms

Want to improve the chance your tax return will be processed without delay? Then make sure you also submit all the required tax forms.

While many tax forms land in mailboxes now through mid-February, there are a few exceptions. Check with your financial institution or investment firm if you need an ETA, and confirm they have your current mailing address. And if you use digital banking, just log in and go to Statements to access your tax forms.

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Credit Union

800-525-9623 | Ent.com

