



RED CROWN CREDIT UNION™

It's not just service. It's Personal.

The Quarterly Newsletter for Members of Red Crown Federal Credit Union, Spring 2014

New Name & Look. Same Service. Same Nationwide Convenience.

The Credit Union Service Centers is rebranding its name and logo. The new name will be CO-OP Shared Branch and instead of looking for the blue “swirl” logo, you will begin to see the new CO-OP Shared Branch logo.



The name and logo may be changing, but the service provided is still the same.

So be on the look-out for the new name and signage the next time you visit one of the over 5,000 locations available in all 50 states, Puerto Rico, Guam and military bases around the globe.

To find a Shared Branch near you, there are mobile apps available. From an iPhone, go to the App Store and download the app “Find Branch”. From an Android, download Shared Branch Locator.

Mayes County Banquet

Join us for dinner and a fun evening of BINGO & cash prizes.

April 29, 2014
Elk's Lodge in Pryor
Doors open at 6 pm
Dinner at 6:30 pm
BINGO after dinner



Tickets on sale at the Mayes County branch for \$6.00/person.

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Memorial Day
May 26



Independence Day



CO-OP SHARED BRANCHES have extended hours and are open some holidays. Please contact a specific location for their hours of operation.

No-Surcharge ATMs – Visit our web site to find ATM locations for:



Are you taking advantage of the “best kept secret in town”? The Red Crown no monthly service fee/hassle-free checking account. If not, what are you waiting for? Open yours today and you will get:

The No Monthly Service Fee/Hassle-Free Checking

- No monthly service fees.
- No low balance fees.
- No minimum balance requirement.
- Unlimited check writing.
- Free Visa debit card.
- Free online banking. Free bill pay.
- Free eStatement with canceled check images.
- Free 50 pack of checks with the first order of checks.
- Free ATM withdrawals via TransFund at QT and Kum & Go.
- Low overdraft fees.
- Free notary.
- Free account access to the CO-Op Shared Branch network.
- Plus, when you open your new checking account, you will automatically be entered for a chance to win \$250 in the month you open your new checking account.



Just one of the gems in our crown

Give Red Crown checking a try!

Red Crown Member Picnic

Saturday, September 6, 2014
Southtown branch & parking lot
at 5001 E. 91st St.
11 am - 2 pm



Bring the whole family out for hot dogs, cotton candy, Jupiter jump, games and more!

2014 ANNUAL MEETING



Red Crown FCU's Annual Meeting will be held on April 15, 2014, pursuant to credit union bylaws. The Annual Meeting will be held at our Southtown office at 5001 E 91st Street beginning at 4 pm.

Board of Directors Elections

All candidates for the Board of Directors have met eligibility requirements and were nominated by the Nominating Committee in accordance with the Credit Union Bylaws.

In accordance with Red Crown FCU bylaws, since the candidates are unopposed, they will be elected by acclamation at the Annual Meeting on April 16, 2013. The following will each serve a 3-year term:

- Mary Stonecipher
- Grover Woods
- Pat Woodward

5001 E. 91st St., Tulsa ~ 5321 E. 41st St., Tulsa ~ 3101 W. Kenosha, Broken Arrow ~ 19 N. Rowe St., Pryor

918-477-3200 ~ 800-318-7228 ~ Pryor 918-825-5656 ~ www.redcrown.org



FACTS WHAT DOES RED CROWN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and date of birth • account balances, transaction and payment history • credit history and information from past or current employers When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Red Crown Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Red Crown Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	YES
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes — information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

To limit our sharing	<ul style="list-style-type: none"> • Call (918) 477-3200 <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call us at: (918) 477-3200
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Who we are	
Who is providing this notice?	Red Crown Credit Union
What we do	
How does Red Crown Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Red Crown Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>For example, consumer reporting agencies, data or check processors, check/share draft printers, companies who print your account statements, plastic card processors, and government agencies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

