



HORIZONS

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220 W. 7th STREET • "What We Do, We Do For Each Other" • JANUARY, 1989

Account Numbers Change

The conversion to the new computer system has caused part of your account number (member number) with the Credit Union to change.

You will notice that the first part of your number will remain the same and the last two digits will change.

Any share drafts (checks) you have printed with the old account number as well as any ATM cards are still good. You do NOT need to re-order because of the account number change.

If you have any questions concerning any changes caused by the conversion, please call our office.

See **DATA PROCESSING BENEFITS...**page 2

We've Moved

Its official! Your Credit Union has moved to its new location. Our new mailing address is:

Energy One Federal Credit Union
220 W. 7th St.
Tulsa, Oklahoma 74119.
Main Phone Number (918) 582-9011
Loan Line Number (918) 582-0362

In addition to the main number, we have installed a direct line to the Credit Union's Loan Department, **(918) 582-0362**. This number will allow you direct access to a Loan Representative during our regular business hours of 8:45 A.M. to 4:00 P.M. C.S.T. After hours and on weekends an answering machine will assist you with loan inquiries and allow you to leave a message. A Credit Union Loan Representative will contact you on the next available business day.

Because of our move, many of the Credit Union forms you now have may be obsolete. Forms with the name Tulsa Cities Service Federal Credit Union or with an address other than 220 W. 7th St. are now obsolete, with one exception, share drafts (checks) with the old information are good until June 30, 1989. If you work in an out-of-town location and are in need of new forms, please call the Credit Union's main number (918) 582-9011.

The Board and Staff look forward to serving you from our new location.

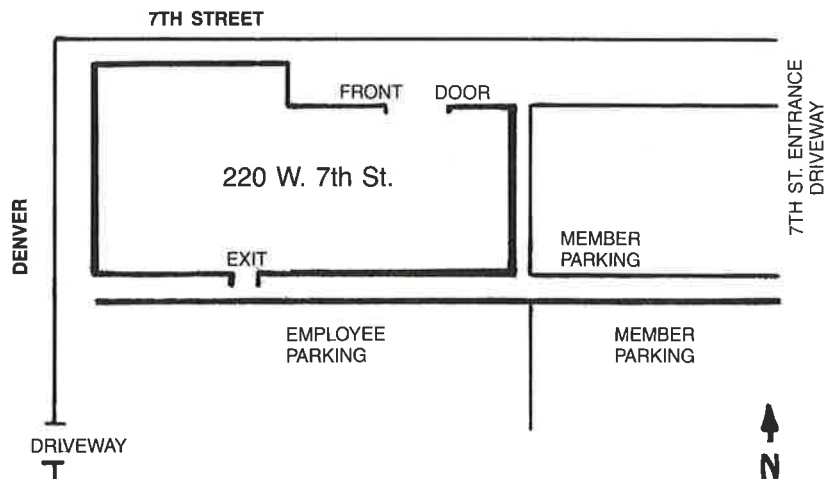
Come Visit Our New Location

January 19th and 20th will be our **OPEN HOUSE** at our new location at 220 W. 7th Street. Stop by and see our new facility.

There will be free gifts for all our members who visit the office on these days. You may also register to win a free year's rental of a 3 x 5 safe deposit box. We will also draw for the five free boxes for those members who paid their 1989 box fee in advance. Refreshments will also be served.

Parking is available on the east and south sides of the building for your convenience.

We look forward to serving you in our new home.





ATM Success — Balance Inquiry Change??

The two automated teller machines (ATMs) owned by the Credit Union provided over 20,000 member transactions this past year. Over 60% of all withdrawals and deposits made

during 1988 were done through ATMs.

We believe that this is a valuable service and have provided it basically free of any transaction fee to you, the member. However, we have asked several times that balance inquiries be kept to a minimum because the balance given at an ATM is usually not an accurate balance. The Credit Union pays a fee to Transfund for every transaction, including balance inquiries. At some point in time during 1989, we will start charging our members for balance inquiries made at ATMs. Keep in mind that balancing your account on a regular basis is the best way to determine what funds you have available.

We do not plan to charge for deposits or withdrawals any time in the near future, and we wish to encourage all members to try the convenience that the Automated Teller System provides. Remember, locally (Oklahoma) we are a part of the Transfund Network, nationally we are a part of the CIRRUS WORLD WIDE SYSTEM.

New Data Processing Benefits Members

A change in our data processing system took place January 1, 1989. The new system will allow us to better serve you.

One of the immediate changes you will notice with the new system is a computer generated receipt for each transaction, which includes your account balance. In the near future you will have the ability to have multiple share (savings) and or share draft (checking) accounts under the same member number; an automatic transfer from your share account to cover overdrafts, however, this will need authorization by our New

Accounts Department.

These are just a few of our new service capabilities. In the very near future your Credit Union will also be providing a Line of Credit Loan to answer your credit card needs, think of it as a **New Horizon** in lending.

As with any conversion project, a few "bugs" may develop. We ask that all members review their accounts when the next statement is produced to insure that all information is correct. We appreciate your help and patience with us as we learn our new system and welcome any comments and or suggestions you may have.

Be a Smart Santa Today!



Did the Christmas holiday sneak up on you last season and catch you short of cash? Smart Santas know that it takes months of planning to make a memorable holiday.

Your Credit Union can offer you help in preparing for next year's holidays with our CHRISTMAS CLUB ACCOUNT. Through the convenience of payroll deductions or simply by mailing deposits you can begin

preparing today for next year's holiday expenses. At the end of the Christmas Club plan in October, your funds will be sent directly to you in the form of a Special Holiday Check.

Call or come by the Credit Union today in order to begin your Christmas Club Account. Our New Accounts Representative will be glad to assist you in getting a head start on next year's holiday memories.

Dividend Payment Date Changed

Effective with the fourth quarter 1988 dividend, dividends earned will be paid and posted on the last day of the quarter. Previously dividends earned were paid on the first day following the close of the quarter.

Dividends earned for the first quarter of 1989 will be paid and posted to your account on March 31, 1989.

SAFE DEPOSIT BOXES

SIZE	ANNUAL RENTAL
3X5	\$15.00
5X5	\$21.00
3X10	\$28.00
5X10	\$39.00
10X10	\$72.00

Attention Homeowners

The time to prepare for your 1989 taxes is NOW.

The amount of interest deductible on non-real estate loans has been reduced to 40% for the tax year 1988. This rate will fall to 20% for the tax year 1989.

Now is the time to see your Credit Union Loan Officer and consider a HOME EQUITY LOAN.

Under the tax guidelines interest on a Home Equity Loan may be fully deductible.

When you consider a Home Equity Loan, check with our competitors, we don't think you will be able to beat our low rate of 10.2% with no points. As usual, your Credit Union offers the best for less. Let Energy One help you get a start on 1989.

Remember, you lost 60% of deductible interest for 1988. Don't lose more in 1989. For more information, please contact your Loan Officer.



The Payday Way for YOUR Net Pay

DIRECT DEPOSIT

NEED TO MAKE A DEPOSIT ON PAYDAY?

If you are one of the many members who either have to mail or make a trip to the Credit Union each payday to deposit

your paycheck, have you thought about the convenience of an automatic direct deposit? Direct deposits are sent directly from your employer to your share draft account at the Credit Union. The funds are credited to your account the night before the payday so that they are available to you on the actual payday.

So why not set up a direct deposit and save time by not having to wait in lines on paydays? It's easy to do.



New Car Dealer Cost Books

The Credit Union has provided New Car Dealer Cost Books to the following locations:

Occidental

Oklahoma City, Oklahoma
Bakersfield, California
Houston, Texas
Midland, Texas
Jackson, Mississippi

Citgo

Addison, Texas

These books should be helpful to all members who are contemplating purchasing a 1989 model car during the year, as they list both suggested retail and dealer cost prices.

GOLF WORLD DISCOUNTS

CALL TRACY, HOLLEY OR LARRY FOR DETAILS

252-3776

REG. \$83.00

GOLF LESSON PACKAGE

\$55.00

OFFER GOOD THROUGH MARCH 31, 1989

EFFECTIVE:
January 1, 1989

SAVINGS RATE:

Regular Share Account
Dividends paid quarterly.
Based on average balance.

Share Draft (Checking)
Dividends paid monthly.
Based on Actual daily balance.

Christmas Club
Dividends paid annually

Money Market

Certificates
\$7,500 Min. - 6 months

Certificates of Deposit
\$2,500 Min. - 1, 1½ & 2 year

IRA
\$250. Minimum 1 year
\$500. Minimum 2 year

*Based on Tulsa Market Survey each Tuesday **Regular Dividend Base Rate

	1ST QTR. RATES	
	ANTICIPATED DIVIDEND	YIELD
\$50-250	5.60%	5.71%
\$251-24,999**	5.60%	5.71%
\$25,000 & over	5.60%	5.71%
No Minimum	5.25%	5.37%

\$5.00 Minimum 5.60% 5.60%

Rates change weekly*

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LOAN RATES:

TYPE OF LOAN **APR**

New Autos (1988 or 1989)

42 months or less 10.50%
43 months — 60 months 10.90%

Used Autos (over \$2,000 financed)

24 months or less 12.00%
25 months or more 12.75%

Recreational Items — New

60 months or less (fixed) 10.90%
61 months to 120 months (variable) EOFUC Prime Mortgage Rate +1.00%

Recreational Items — Used (Over \$2,000 financed)

24 months or less 12.00%
25 months to 60 months 12.75%
61 months to 84 months (variable) EOFUC Prime Mortgage Rate +2.00%

Vehicles, financed f/less than \$2,000 and Misc. Items 15.50%

REAL ESTATE

(Tulsa Metro Area Only)
Fixed Rate (60 Months) 12.00%
Home Equity — Open End EOFUC Prime Mortgage Rate 10.20%

FHA Title I Home Improvement

(\$15,000 max — Tulsa Area Only) 72 months 12.75%

Stocks and Bonds 14.00%

Regular Share Secured — (Variable Rate)

3% over Regular
Dividend Base Rate**
3% over Certificate Rate

Certificate Secured

Signature Loans
24 months 16.00%
36 months 18.00%

Student Loans

Government Guaranteed (Variable) 10.45%
Inhouse (Part of Signature Limit) 13.00%

ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE
CALL EOFUC OFFICE AT 582-9011 FOR MORE
INFORMATION ON THE TYPE OF ACCOUNT, RATES OR LOAN INFORMATION.



1989 1ST QTR. HOLIDAYS
NEW YEARS DAY
JANUARY 2 - CLOSED
CREDIT UNION MOVE
JANUARY 3
CLOSED TIL NOON
MARTIN LUTHER KING DAY
JANUARY 16 - OPEN
PRESIDENTS DAY
FEBRUARY 20 - OPEN
GOOD FRIDAY
MARCH 24 - CLOSED

MAIN OFFICE HOURS
9:00 a.m. — 4:00 p.m.
220 W. 7th Street

PHONE:
(918) 582-9011

LOAN LINE
(918) 582-0362

MAILING ADDRESS:
220 W. 7th Street
Tulsa, OK 74119

BRANCH OFFICE HOURS
9:30 a.m. — 11:45 a.m.
12:45 p.m. — 3:30 p.m.

One Warren Place
6th Floor

MAILING ADDRESS:
all mail thru main office

Your savings insured to \$100,000

NCUA
National Credit Union Administration,
a U. S. Government Agency