

# EnerGComm


## Federal Credit Union

*...Your Interest Come First*

No. 96

Butte Office: 2100 Harrison Avenue • Butte, Montana 59701 • (406) 782-2139  
Colstrip Branch: 421 Willow • Colstrip, Montana 59323 • (406) 748-2324

January 2005



**Visa Special**  
**5.99%** <sup>apr</sup>

Take advantage of our new VISA special. We have a great rate of 5.99%<sup>apr</sup> on all purchases and balance transfers through February 2005. Don't miss out on this great rate. Contact our offices for details!

## 31<sup>ST</sup> ANNUAL MEETING

We would like to encourage all members to join us for ENERCOMM Federal Credit Union's 31st Annual Meeting. You'll have the opportunity to enter drawings for great prizes and we're providing beverages and snacks. The meeting will be held at the Butte Credit Union office, located at 2100 Harrison Avenue. Watch for more details to come.

## How Much Will a Teen Driver Cost?

Even if your teen follows all the rules, vehicle insurance is a major cost for teen drivers and their families. The increase in your insurance bill can range from several hundred dollars to several thousand dollars a year.

Some factors that affect costs are within your control, while others reflect an increased risk from having a teen at the wheel:

**Residence**—Rates are higher where repair costs are higher or accidents are more frequent.

**Grades**—Good-student discounts granted to teen drivers who maintain a B average or better can reduce rates by 10% to 25%.

**Type of vehicle**—More expensive vehicles, sporty models known for speed, sport utility vehicles, and



vehicles that perform poorly in crash tests cost more to insure.

**Operator status**—If you have more than one vehicle, ask your agent which vehicle costs less to insure for teen drivers and designate the teen as the “principal operator” of that vehicle.

**Insurance coverage and limits**—Consider dropping collision and comprehensive insurance coverage on older vehicles. Increasing the deductible also can reduce the costs.

**Driving record**—Teens who get speeding tickets or are involved in accidents will cost more to insure.

When that happens, consider moving the teen driver and vehicle to a subsidiary company that specializes in coverage for high-risk drivers.

# Telephone Teller

**24-HOUR CU ASSISTANCE**  
**800-879-8349**

## CU@Home On-line Banking

Our secure online financial service is now available!

Go on-line and manage your personal finances in the convenience of your own home.

Just log on to—

[www.energcomm.org](http://www.energcomm.org)

**Visit us online! [www.energcomm.org](http://www.energcomm.org)**

# EnerGComm Federal Credit Union

## — PRIVACY NOTICE —

EnerGComm Federal Credit Union is owned by its members and an elected board of directors. Your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at our Butte office at (406)782-2139 or at our Colstrip office at (406)748-2324.

In order to provide you with competitive products and services to meet your financial needs, it is necessary to share information about you to complete your transactions and to provide you with certain financial opportunities. To do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. We do not permit these companies to sell to other third parties the information we provide to them. To protect our members' privacy, we only work with

companies that agree to maintain the strongest confidentiality protections.

Under these arrangements, we may disclose all of the information we collect, as described in this notice, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

### Information We Collect and May Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. These disclosures would typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

We restrict access to nonpublic personal information about you to those employees and credit union officials who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Our employees are trained in the importance of maintaining confidentiality and member privacy.

If you terminate your membership, we will continue to adhere to the privacy policies and practices as described in this notice.

## ▼ HOURS ▼

### Harrison Avenue

Office: 8:30 a.m. - 5:00 p.m. (M - F)

Office closed every Thurs. (9:00 a.m.-9:30 a.m.)

Drive Thru: 7:30 a.m. - 5:30 p.m. (M - F)

### Colstrip Branch

8:30 a.m. - 5:00 p.m. (M - F)

## Holiday Closing

Presidents' Day—  
February 21 (Monday)

## Time Flies When You're Having Fun

That's right. While it may seem far away, your retirement will be here before you know it. How much have you saved?

EnerGComm FCU can help you beef up your retirement savings with an individual retirement account (IRA). A credit union IRA is a safe place for your funds. We offer both traditional IRAs and Roth IRAs.

Don't wait a moment longer. The sooner you start saving, the faster your money will grow. Time is on your side with tax-deferred compounding of your earnings.

Contact us today to set up your IRA, so the fun never ends.



Your savings federally insured to \$100,000  
**NCUA**  
National Credit Union Administration  
a U.S. Government Agency