



EnerGComm

Federal Credit Union

...Your Interest Come First

www.energcomm.org

Butte Office: 2100 Harrison Avenue • Butte, Montana 59701 • (406) 782-2139

October 2005

Colstrip Branch: 421 Willow • Colstrip, Montana 59323 • (406) 748-2324

You've Been Phished – Now What?



Even the most tech-savvy people are victims of phishing attacks. Despite being educated and prepared, you still may be fooled into giving out your personal information. If you've been phished, you should assume that you'll probably become a victim of credit card fraud, bank fraud, or identity theft. The following advice will help you if you've given out sensitive information:

Credit, debit, or ATM card information

- Report the theft of this information to the card issuer immediately using the toll-free, 24-hour service number.
- Cancel your account and open a new one.
- Check your statements closely.
- Federal law may limit your liability to a maximum of \$50 for any unauthorized use of your credit card. You may qualify for zero

liability if your credit card number has been stolen but not the card itself.

- Liability for ATM or debit card charges depends on how quickly you report the loss. Check your statements and accounts regularly and contact your financial institution right away if you notice unusual activity.

Personal identification information

- Contact the three major credit reporting agencies—Experian, Equifax, and TransUnion—and request they place a fraud alert and a victim's statement in your file. Ask that they remove inquiries and fraudulent accounts opened after the theft. Request a free copy of your credit report at www.annualcreditreport.com. The Fair and Accurate Credit Transactions Act (FACT Act) of 2003 requires each major credit bureau to provide one free credit report annually to those who request a copy, but they are only available free at the URL above.
- Contact your financial institution and have it flag your account.
- File a criminal report with your local police.
- Report the theft to the Federal Trade Commission Fraud Hotline, 1-877-IDTHEFT.

Smart Holiday Buying Starts with Planning

You say it every year after the holidays: "Next year I'm going to spend less money." It's easy to get carried away. With a little planning and control, it can be easy to stay financially fit, even during the year's busiest shopping season.

Below are five key tips for the holidays from the Credit Union National Association and the Consumer Federation of America:

- Budget your spending and set goals. Make sure you start with a realistic idea of how much you can really afford to spend.
- Make a list and avoid impulse purchases.
- Comparison shop.
- Trim your interest payments. If you can't pay with cash, use a card with a low-interest rate.
- Consider opening a holiday Club account at EnerGComm Federal Credit Union.



Visit us online! www.energcomm.org



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)

CU@Home On-line Banking

Our secure online financial service is now available!

Go online and manage your personal finances in the convenience of your own home.

Just log on to—

www.energcomm.org

“SLY” Credit Union Members Build Savings



Building savings is a great way to prepare for whatever life throws at you. But as market rates fluctuate, it's important to develop a savings policy. Following the primary objectives of safety, liquidity, and yield—in that order—can help you avoid financial potholes.

Safety

Safety usually is the most important part of a savings policy because the asset is at minimal risk for loss. Insured funds, for example, are safe—and all your credit union savings are insured to \$100,000 (certain combinations of accounts may be insured to even higher limits). The financial strength of the financial institution also contributes to the safety of your assets.

Liquidity

Liquidity lets you access your funds when you need them and provides an emergency reserve.

You should be able to turn a liquid asset into cash on a day's notice and without suffering a penalty, which can affect even a quarter's worth of ordinary yield. Experts advise having three to six months' worth of liquid assets in case of an emergency.

Yield

Yield, or rate of return, is the final component of a savings program. The yield will increase along with the length of your commitment to leave the funds in your account. That's why share certificates—which you agree not to withdraw for fixed periods—earn a better yield than daily shares. The yield should be one element but not the primary reason for your savings decision.

Talk to a EnerGComm Federal Credit Union employee for answers to all your savings questions.

Telephone Teller

24-HOUR CU
ASSISTANCE

800-879-8349

Once a Member, Always a Member

When life brings you the challenge of relocating, there's one thing you won't have to worry about ... finding a new credit union. No matter where you go, you can stay with us. That's because of our “once a member, always a member” policy. In addition, online banking access makes it even easier to stay on top of your account status.



A M E R I C A ' S
C R E D I T
U N I O N S™

Where people are
worth more than money.™

Holiday Closures

Thanksgiving November 24 & 25

Christmas December 23 & 26



We're
Thankful
for Our
Members