

EnerGComm

Federal Credit Union

...Your Interest Come First

www.energcomm.org

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October 2007

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A Note to Our Students...

Don't forget your debit & credit cards

School days are in full swing. Your credit union wants you to know that we are always here to help you get established with all you need for school.

Don't go off to college without the safety and security of an EnerGComm Visa card or a Visa Debit/ATM card.

You never know when you just may need some "fast" cash. Need that first car for school? How about help building up your own credit?

The credit union will work with younger members to get them on their way...and on their own.

At EnerGComm FCU, "Youth Make a Difference!"



International Credit Union Day 2007

CREDIT UNIONS **Together We're Better™**



Credit unions around the world will rally under this year's theme, "Together We're Better™," in celebration of International Credit Union (ICU) Day® on Thursday, October 18.

ICU Day celebrates the history, tradition and spirit of the international credit union movement. Established by CUNA in 1948 and supported internationally by the World Council of Credit Unions for over 30 years, ICU Day is celebrated annually on the third Thursday in October. The day is set aside to reflect upon the cooperative history of credit unions and their achievements, and to promote the credit union difference in countries across the globe.

Join us as we celebrate this year's International Credit Union Day!

Got Spam? Send it to the FTC

Unsolicited commercial e-mail—also known as spam—is filling our in-boxes. It's estimated that unsolicited junk mail now accounts for more than 9 of every 10 e-mail messages sent over the Internet.

If you get spam e-mail that you think is deceptive, forward it to spam@uce.gov. For tips from the Federal Trade Commission, go to ftc.gov and click on "For Consumers" to learn how to reduce the amount of spam in your in-box.

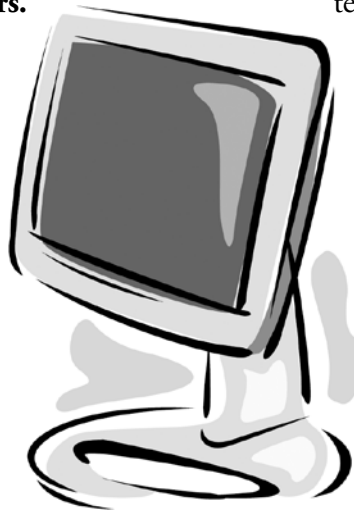


Lock Out Potential Identity Thieves

Would you like to 'lock up' your credit information so no one can access it without your permission? Beginning July 1, 2007, Montanans can put a 'security freeze' on their credit files, which means those files cannot be shared with potential creditors.

A security freeze is one of the most effective ways to prevent identity theft. It helps prevent a thief from falsely using someone else's identity to take out a new mortgage, apply for a credit card or get financing. The freeze is easily lifted if consumers plan to make a major purchase, open a new credit card or take out a loan. A security freeze will not lower your credit score or prevent you from getting your own credit report.

To place a security freeze on your credit files, you must write separate letters to each of the three credit bureaus and provide identifying information including—at a minimum—your name, address and Social Security number. For married couples, both spouses must request the freeze via separate request letters.



Placing a security freeze on your credit files costs \$3 per person, for a total of \$9 to freeze your files with all three credit bureaus. There is no freeze fee for identity theft victims who have filed a police report of identity theft. To have a freeze

temporarily lifted also costs \$3 per credit bureau, but there is no fee to permanently remove it.

When a file is protected by a security freeze, a creditor who requests that file will get a message or a code indicating that the file is frozen. However,

certain entities can still access your credit files, such as existing creditors, collection agencies acting on your behalf, or some government agencies.

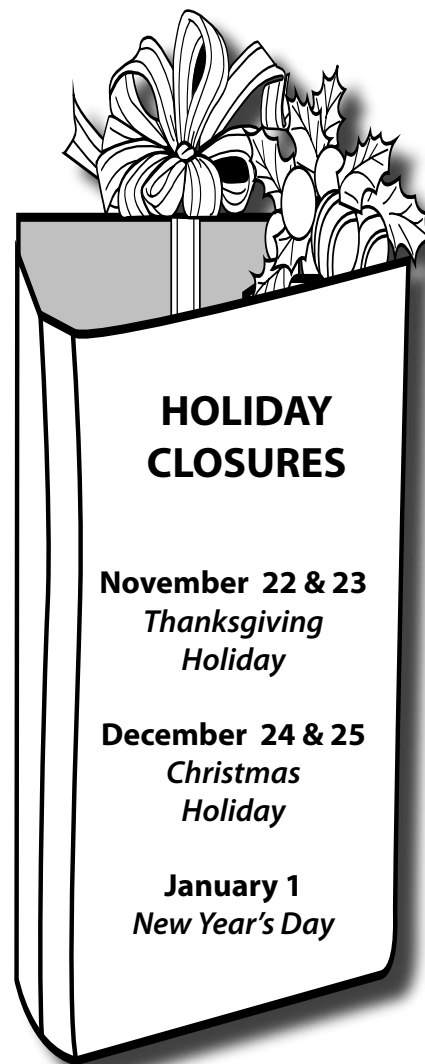
For more information about the new Montana Security Freeze, go to <http://www.doj.mt.gov/consumer/consumer/securityfreeze.asp>. If you have questions or concerns about using a security freeze, contact the Montana Office of Consumer Protection at (800) 481-6896 or visit their website at www.doj.mt.gov/consumer/.

Guard Your Cards

1) Sign new credit or debit cards with permanent ink as soon as you receive them.

2) If your card has a PIN, memorize it.

3) Skip easily recognizable PINs, such as the last four digits of your Social Security number or your phone number.



HOLIDAY CLOSURES

November 22 & 23
*Thanksgiving
Holiday*

December 24 & 25
*Christmas
Holiday*

January 1
New Year's Day

CREDIT BUREAU CONTACT INFO:

Equifax Security Freeze

P.O. Box 105788 ■ Atlanta, GA 30348 ■ (800) 525-6285

Experian Security Freeze

P.O. Box 9554 ■ Allen, TX 75013 ■ (888) 397-3742

TransUnion Security Freeze

P.O. Box 6790 ■ Fullerton, CA 92834-6790 ■ (800) 680-7289