



EnerGComm

Federal Credit Union

...Your Interest Come First

www.energcomm.org

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

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

Investing for Retirement:

Five Time-Tested Techniques

How should you manage the money you're saving for retirement? Here are five time-tested principles you can put into practice now:

Evaluate your investment mix.

Because no one can predict how investments will perform in the future, dividing your money among the different types of assets is a way to help reduce risk.

Review your portfolio.

Annually evaluate how your investments are performing by comparing returns with their appropriate benchmarks.

Focus on the long term.

Although history can't predict the future, despite downturns, the market always has recovered. In fact, large-company stocks (as measured by the Standard & Poor's 500 Index) have outperformed all other types of investments since 1926, returning an annual average gain of about 10%.

Invest regularly.

Despite market conditions, start or continue to invest regularly through employer-sponsored retirement plans or mutual fund automatic investment plans. Investing a fixed amount at regular intervals, called dollar-cost averaging, turns the market's ups and downs to your advantage. It's because your money buys fewer shares when prices are up and more when they're down.

Don't chase performance.

Keep informed, but don't be swayed from your long-term investment plan based on market fluctuations or the barrage of conflicting commentaries from market analysts.



Car-Buying Basics

The first time you shop for an auto loan can be time-consuming and a little confusing. But, once you know some car-buying basics, you'll save money (and frustration):

1. Evaluate your financial situation. If your credit history is spotty, clean it up before applying for a loan.
2. Compare annual percentage rates (APRs). Some lenders will give you a rate break if you automate payments from your checking account.
3. Consider buying used. The cost of a used car is much less than a new one.
4. Get insurance quotes. Most lenders require collision and comprehensive insurance on new and used vehicles.
5. Realize the less you borrow, the more you save in loan interest.
6. Pay off the loan quickly to save hundreds of dollars in interest charges.
7. Ask a EnerGComm loan officer to preapprove your loan so you can bargain for a cash sale discount.
8. Understand the loan contract. Have a loan officer help you evaluate it.
9. Make purchasing, financing, and trading the auto three separate transactions.

Call EnerGComm today at for all of your vehicle loan needs.

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

Telephone Teller

**24-HOUR CU
ASSISTANCE**

800-879-8349

Holiday Closure—

**February 20 (Monday)
Presidents' Day**

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 & 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.

