



# EnerGComm

## Federal Credit Union

*...Your Interest Come First*

No. 91

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

July 2003

## Important Notice

This notice is to inform you that the rates under **CUNA MUTUAL GROUP MEMBER'S CHOICE Disability Insurance** coverage on any insured loan(s) will be increased effective August 1, 2003. The reason for the rate adjustment is one of needing additional premium to pay claims on the increasing number that are occurring. The increase in premium could result in a higher last payment, or may extend the duration of the loan. The new Disability Insurance rate per \$100 of outstanding loan balance is \$.159.

There is no action necessary on your part to continue your coverage if you already have it. It is important that this notice be attached to your certificate. In the event you do not want coverage to continue, please notify the credit union.

**Telephone Teller**

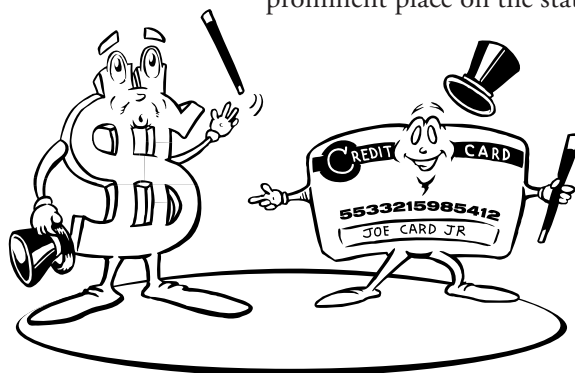
**24-HOUR CU ASSISTANCE**

**800-879-8349**

## Card Tricks To Watch For

Read your next credit card statement very carefully: someone may be trying to deceive you. Some card companies have removed the total balance due from a prominent place on the statement and instead, are

playing up the minimum amount due.



Credit card companies stand to gain more from customers who pay only the minimum, because the longer it takes to pay off the balance, the more interest they can collect. And by not reading the entire statement, card holders also risk missing

important information such as finance charge schedules, interest rates changes, and other fees charged.

Consumer groups that monitor the credit card industry warn users not to wait until the last minute to pay their bills. Some issuers now are reportedly hitting card holders with hefty late fees if the payment is just a few hours past due.

Experts say the most important thing you can do is review your statement thoroughly each month. Examine the account for information, errors, or even signs of unauthorized use and promptly report any discrepancies.

Or, better yet, sign up for an EnerGComm FCU VISA. We offer a great rate and a local contact where you can ask questions. Give us a call and we'll be happy to get you set up with one of our great VISA cards.

## Introducing Verified by VISA

Now you can give your online purchases the added security of Verified by VISA password protection. Take the VISA card you already use, add a password to confirm your identity, and you've got Verified by VISA. The password is linked to your card, not to your computer. Verified by VISA allows you to stop unauthorized purchases before they happen so you can shop with added security and peace of mind. Create your password now at [www.visa.com/verified](http://www.visa.com/verified).

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

## Let's All Cooperate

What can you do to help your credit union succeed? As a member, you're already doing it! Credit unions are not-for-profit financial service cooperatives, owned and controlled by their members, and operating in a democratic way. That means that just by being a member, you're already doing your part to help the credit union succeed.

Co-ops are businesses that operate solely for the members' benefit. All co-op businesses run in accordance with seven basic principles, many of which have been part of the co-op philosophy from their beginnings more than 150 years ago.

- 1. Open and voluntary membership.** It's important that members voluntarily choose to become members. Ideally, cooperatives are "open to all persons able to use their services and willing to accept the responsibilities of membership...."
- 2. Democratic member control.** Members ultimately control their cooperatives. When you attend your credit union's annual meeting or vote for the board of directors, you're exercising your member-owner control.
- 3. Member economic participation.** According to the Manchester Congress of the International Cooperative Alliance, "Cooperatives operate so that capital is the servant, not the master, of the organization."
- 4. Autonomy and independence.** While governments determine the legislative framework within which co-ops function, this principle asserts that co-ops also have an "essential need to be autonomous in the same way that enterprises controlled by capital are...."
- 5. Education, training, and information.** This principle says members can play their role in the cooperative only when they understand that role and the co-op. That's one reason, for example, that your credit union provides you with this information and other educational tools.
- 6. Cooperation among cooperatives.** Cooperators believe that co-ops have a unique opportunity to protect and expand the interests of ordinary people. This kind of one-for-all and all-for-one idea is unique among businesses. Even in localities where they compete, it's common for them to also cooperate on numerous activities.
- 7. Concern for community.** Cooperatives exist primarily for the benefit of their members. Because of this strong association with members, they also are often closely and actively tied to their communities.



AMERICA'S  
CREDIT UNIONS™  
*Where people are worth more than money.™*

## Remember CU@Home

"CU@Home," your Credit Union's secure on-line financial service is now available. Get online and manage your personal finances in the convenience of your own home. Got to [www.energcomm.org](http://www.energcomm.org) or contact the Credit Union to apply for this wonderful service.



Get EnerGComm's  
**Visa®**  
with a Low  
**9.9% APR**

**HEY KIDS:  
CHECK OUT  
GOOGOLPLEX!**

GOOGOLPLEX is the Credit Union guide for student money makers. Go to [www.energcomm.org](http://www.energcomm.org) and click the icon for GOOGOLPLEX. There you will see how fun learning about finances can be. There are news articles, games, and even puzzles and quizzes. GOOGOLPLEX is set up for elementary school, middle school, and high school student age groups. Check it out and see how interesting money details can be!

## Hours

### Uptown Butte Office

11:30 a.m. – 3:30 p.m. (M–F)

### Harrison Avenue

Office: 8:30 a.m. – 5:00 p.m. (M–F)

Office closed every Tuesday

8:30 a.m. – 9:00 a.m.

Drive Thru: 7:30 a.m. – 5:00 p.m. (M–Th)

7:30 a.m. – 5:30 p.m. (F)

### Colstrip Branch

8:30 a.m. – 5:00 p.m. (M–F)

**Holiday Closings**  
**Independence Day— July 4**  
**Labor Day— Sept. 1**

