



EnerGComm

Federal Credit Union

®...Your Interest Come First

No. 92

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

October 2003

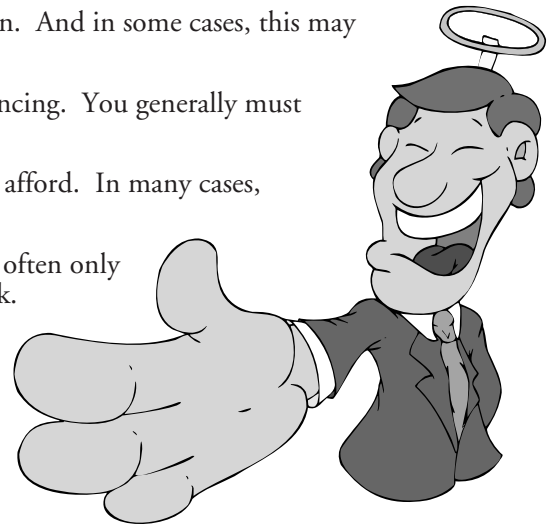
Colstrip Branch: 421 Willow • Colstrip, Montana 59323 • (406) 748-2324

0% Dealer Financing Isn't Always What It Seems

On the surface, 0% financing may seem like the best deal for an auto loan. And in some cases, this may be true. But there's often more hype than truth to these offers—

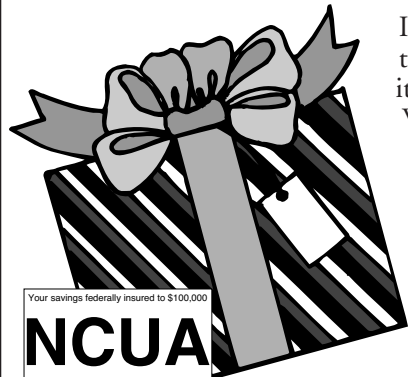
- Only about 10% of consumers even qualify for the low-rate dealer financing. You generally must have near-perfect credit to receive the best rate.
- Monthly payments on low-rate dealer loans may be more than you can afford. In many cases, financing deals are short-term; usually 24-36 months.
- You may not get the vehicle you really want. Low-rate dealer loans are often only available on slower selling models and are usually limited to dealer stock. That means you may have to sacrifice color, style, and/or options you want. (And, unwanted options can add 25% to 30% to the price of your car.)

To get the best deal on your next auto loan, talk to us before you shop. EnerGComm FCU is here to answer all your questions about financing a new or used vehicle. Just give us a call at 800-735-6816 in Butte or at 748-2324 in Colstrip.



Christmas Club Accounts

There are only about 85 shopping days left until Christmas! That means family, friends, food—and unfortunately, bills are just around the corner. Wouldn't it be nice to have a little extra money right now to help with those holiday expenses? A Christmas Club Savings Account can make that possible. If you currently have a Christmas Club Account your check will be to you before you know it, making all your holiday shopping easier than ever.



Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
a U.S. Government Agency

If you didn't set up a Christmas Club Account this year and finances are looking a little tight, it's not too early to start planning for next year. We are now accepting 2004 Christmas Club memberships. The effective date for the new club is November 1, 2003 and checks will be issued the first week of November 2004.

Come into EnerGComm FCU and ask how to get started. For just \$5 a paycheck, you can be on your way to extra holiday savings and a very happy holiday season!

Get EnerGComm's

Visa®

with a Low

9.9% APR!

**Just one more
very smart way to
pay for those
extra holiday
expenses.**

— Visit us online! www.energcomm.org —

Telephone Teller
24-HOUR CU ASSISTANCE
800-879-8349



Baby Boomers Retire Actively



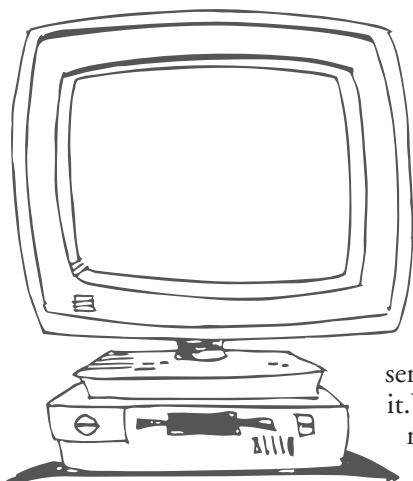
Retirement is no longer a time to just relax and live off of pensions and Social Security.

As baby boomers age, many are making plans to retire. Besides working part time, they also expect to spend an approximate \$40,900 a year on recreational activities and living expenses. Here are three ways they plan to spend their leisure time and money:

- 1) **Traveling:** Boomers already claim the highest travel volume in the U.S. Some destination favorites are California, Florida, and New York. However, boomers also report a yearning for adventure travel and exotic destinations—one reason why they expect to spend \$7,700 a year on travel.
- 2) **Home improvement:** With the kids out of the home and time on their hands, many boomers are in a place—financially and personally—where they can tackle home improvement projects, to the tune of \$7,000 a year.
- 3) **Family activities:** As the boomers become grandparents, many are starting to desire family dinners and outings as part of their normal routines. This trend will continue in retirement, where boomers expect to spend \$3,900 on family activities.

Stop by EnerGComm FCU to plan ways to save for the retirement activities that you want to engage in!

CU@HOME



Your credit union's online financial service is available 24/7 for your convenience.

CU@Home will enable you to take care of your financial needs right from your home computer. Access accounts, view current and past statements, transfer money between accounts, make loan payments, and see the status of all of your accounts at a glance.

All you need to do is sign up, and this free service is available to you whenever you need it. Visit us at www.energcomm.org to start making your life easier, today.

Remember
Always check your account statements carefully. If you have any changes to your personal information or need your account processing information updated, please contact the credit union as soon as possible. Thank you.

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

Thanksgiving Holiday
Thursday, Nov. 27 & Friday, Nov. 28

Christmas Holiday
Thursday, Dec. 25 & Friday, Dec. 26

New Year's Day
Thursday, Jan. 1