

EnerGComm

Federal Credit Union

...Your Interest\$ Come Fir\$t

No. 95

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

October 2004

Online Banking Conveniences

EnerGComm loves to see your smiling face. But when you don't have time to visit us in person, how about visiting us online? Online banking can save you time. You'll no longer have to wait at an ATM to check your balance, and you can view your accounts anytime—not just during branch hours of operation. You'll be able to check your balance, view transaction records, transfer money between accounts, and communicate with EnerGComm via e-mail.

As long as you have access to the Internet, online banking allows you to contact us from anywhere. It's especially convenient for members who aren't always in close proximity to the credit union—those who travel a lot or are away from home—maybe in college dorm rooms.

EnerGComm has years of experience helping members manage their money and protecting their members' privacy and safety, so security and confidentiality play a leading role in our online banking service. We have highly sophisticated encryption procedures in place to prevent unauthorized users from reading

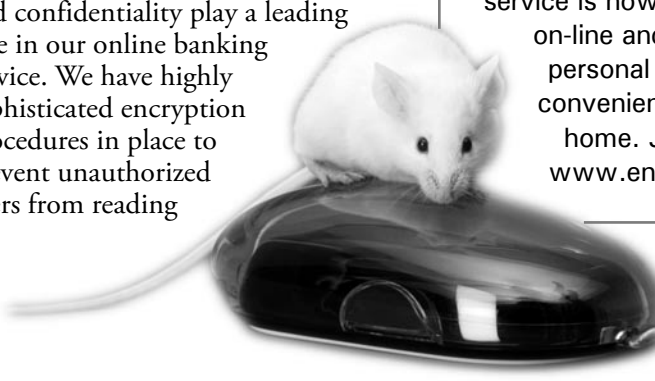
confidential information, and following some simple guidelines can also help ensure your safety.

How to play it safe:

- Choose passwords of six to eight characters with a combination of letters and numbers, and keep them to yourself.
- Keep personal identification numbers (PINs) to yourself.
- Don't leave account numbers lying around where others can see them.
- Don't ignore security messages—your personal computer (PC)/Internet screen will indicate whether or not you're operating in a secure environment.
- Contact the credit union if you have any problems or concerns.
- Use common sense.

On-line Banking at home with CU@Home

Our secure online financial service is now available. Go on-line and manage your personal finances in the convenience of your own home. Just log on to www.energcomm.org



Check 21—What You Need to Know

There is a new federal law going into effect that could have a slight impact on a few aspects of your checking account. The law is called the Check Clearing for the 21st Century Act, more commonly known as Check 21.

Check 21 authorizes creation of a new instrument called a 'substitute check'. A substitute check is similar to a regular check, but contains a reduced image of the front and back of the original check on it. The substitute check will also contain the following legend: "This is a legal copy of your check. You can use it the same way you would use the original check."

Because a substitute check can be processed and used as proof of payment just like the original check that you wrote, it is considered to be the legal equivalent. Therefore, it is possible that as you request or view copies of your checks, you may occasionally notice a substitute check.

Additionally, with an increase in imaging of checks and electronic processing by many large national banks, it is possible that you may see a reduction in the amount of time it takes for checks to clear your account. Be sure that you have sufficient funds in your account prior to writing any checks to avoid having your check returned for non-sufficient funds.

Visit us online! www.energcomm.org

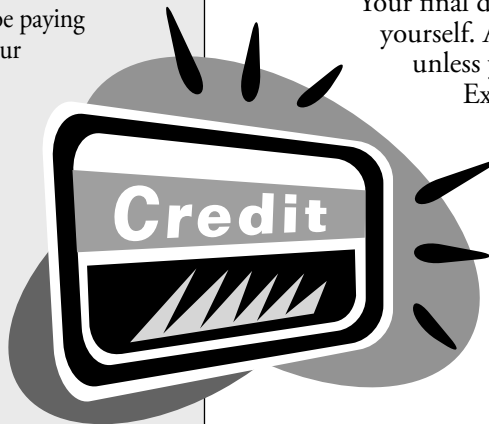
Credit Card Tips for Parents of College Bound Students

High-school students bound for college will embark on many new experiences—including financial independence. Here are some tips for parents to help kids prepare for what's in store.

Explain how credit works. If your son applies for a credit card at a campus table promotion, he'll not only take home a free T-shirt, but a credit line he may not be able to afford, and may not know how to manage. A credit card is not free money; it is instead a means of putting off paying for purchases until a later date. Accompany him to the credit union for the best rates on credit cards and consider urging him to use a debit card instead.

Create a spending plan. Write down all college expenses such as tuition, books, room and board, toiletries, entertainment, and so forth. Determine which expenses you'll be paying and those for which your child will be paying.

Come to a no-bail-out agreement. If your daughter ends up charging more than she can afford, or runs out of money before the end of the month, your first reaction may be to send money and bail her out. Instead, help her learn a valuable lesson by having her figure out a way to get herself out of debt, such as by working or staying home on weekends. Chances are good she won't make the same mistake twice.



Before You Kick The Tires

Before you shop for your next car, check with the credit union. We can outfit you with money to plunk down and with information to help you get the best deal.

One of our loan officers will be happy to sit down with you and come up with a preapproved line of credit to buy that next vehicle. We'll even do that over the phone. That takes some of the pressure off when bargaining begins at the dealership. You can tell the salespeople you have cash.

If you have a car to trade in, the loan officer can show you what it's worth. Our price guides show wholesale, retail, and finance values. Dealers usually allow a wholesale value on your trade-in and then offer it for sale at the retail value.

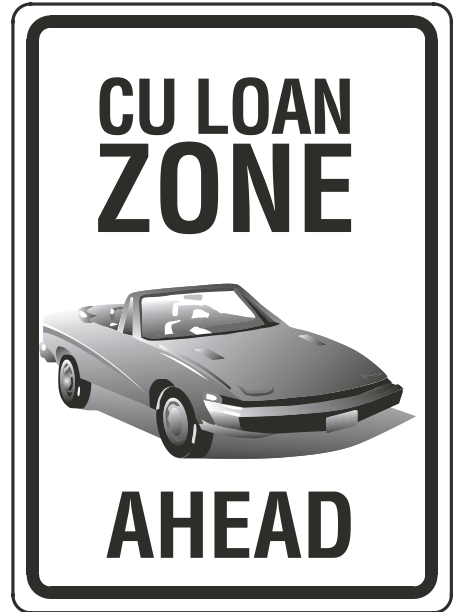
Armed with cash and confidence, you can start your search for a new vehicle. Find the make and model with the features you want.

Jot down the features and their prices; you'll need them later. Ask the salesperson for the best cash price with and without a trade.

Then compare those prices with one or two more dealers. (Some shoppers do this by phone.) Here's where you need to know what the features are worth. Rarely do two cars have identical features. If one dealer is higher priced but more convenient to you, see if the "convenient" dealer will match the lower offer.

Your final decision is whether to trade in your present car or sell it yourself. A warning: Rarely will you or the dealer get the retail value, unless your car is in exceptional condition or a popular model.

Expect to sell it for the financing value, in which case it's up to you to decide whether it's worth the hassle of selling it yourself.



**When you need a credit card
get EnerGComm's VISA®
with a Low 9.9% APR**



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

Hours

Harrison Avenue

Office: 8:30 a.m. - 5:00 p.m. (M - F)

Office closed every Thursday
9:00 a.m. - 9:30 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 Closings—

Thur., Nov. 25 & Fri., Nov. 26

Christmas Closings—

Fri., Dec. 24 & Mon., Dec. 27