

# EnerGComm

**Federal Credit Union**

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

No. 97

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

April 2005



## Service in Your Slippers

You're ready for bed. All of a sudden you remember that you forgot to go to the credit union. Don't worry about it—just hop on your computer.

We offer 24-hour online banking. This means you can do most of the stuff you normally come to the credit union for from the comfort of your home.

Log on to our secure site at [www.energcomm.org](http://www.energcomm.org); you might be surprised by the services we offer online. And for more information about how to get service in your slippers, contact the credit union.

## 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](http://www.energcomm.org)

**T**elephone  
eller

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

## Home Equity Makes it Happen

If you've been dreaming of fixing up your house or buying a new car, you can make it reality with a home equity loan or home equity line of credit. By using the equity in your home, you can:

- Pay for a college education
- Repair or make improvements to your house
- Buy an automobile or other big-ticket item
- Start your own business
- Pay for medical expenses or emergencies

And remember, home equity loans and lines of credit usually are tax deductible. Ask a tax adviser if you qualify and call us for more details!



home equity



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



## Holiday Closings

**Memorial Day—**  
May 30 (*Monday*)


**Independence Day—**  
July 4 (*Monday*)

There's just a few weeks left to  
**Purchase Your Tickets**  
for the 2005

### Credit Union Raffle

to support Montana's Credit Unions!

No. 909121	s \$2-One Ticket	No. 009121
	s \$5-Three Tickets	
	s \$20-Thirteen Tickets	



### EIGHT GREAT PRIZES!

Tickets will be available at the credit union until April 15.

The drawing will be held on April 23.

Contributions to Montana CUAC are not deductible as charitable contributions for federal income tax purposes.



## IRAs: They're Not Just for Retirement Anymore

Individual retirement accounts may come in handy before retirement! You may qualify for penalty-free withdrawals for:

- **Higher education—**  
Tuition, fees, books, supplies, room and board—for you, your spouse, children or grandchildren.
- **Purchase of a home—**  
Down payment, building, rebuilding, financing, settlement, or closing costs... for you, your spouse, one of your children, a grandchild, or a parent.

Call EnerGComm Federal Credit Union today for details.



## What Can You Do With a Tax Refund?

If you're lucky enough to be getting a tax refund this year, careful planning could help you do a lot.

Here are some ideas:

- Pare debt
  - Make a credit card payment— more than the usual monthly payment
  - Pay off part of a student loan
  - Pay bills
  - Pay part of your property taxes
  - Ante up for school supplies and wardrobes
  - Boost savings
  - Contribute now to your IRA (if you have earned income); don't wait until the tax-filing deadline
  - Add it to your sunny day fund for future recreation
  - Have fun
- Enjoy a long weekend of rest and relaxation
  - Enroll in a class to learn a skill you've been curious about
  - Improve your home with fresh paint in a neglected room
  - Donate to a good cause—get a receipt so you can take the charitable deduction if you itemize deductions on your tax return



## 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)