

# EnerGComm

## Federal Credit Union

*...Your Interest Come First*

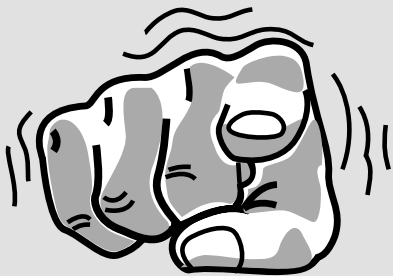
www.energcomm.org

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

July 2007

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

## It's All About You!



Before setting out to purchase that new vehicle or RV—you should check with your credit union first!

EnerGComm Credit Union has some great loan specials running for you and because you deserve special treatment, our fast and friendly service can't be beat!

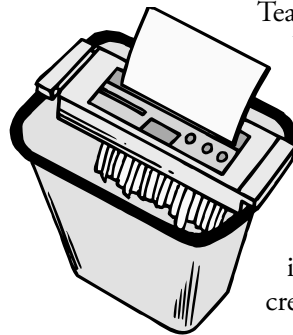
Don't miss out; it's all about YOU!

MONTANA'S CREDIT UNIONS  
**THE DIFFERENCE**  
www.you.coop



## Shred Credit Card Offers

### Don't Just Rip Them Up



Tearing preapproved credit card offers into a few pieces before disposing of them isn't enough to protect you from identity thieves.

A consumer reporter for the NBC Today show tested what happens when consumers first rip card offers into a few pieces, then piece them back together, fill them out, and submit them to card issuers. In five out of eight tries, the reporter received a credit card.

Card issuers have rules about accepting mangled submissions, but clearly some slip through. Protect yourself two ways:

- Shred all preapproved credit card offers before disposing of them.
- Prevent the offers in the first place. You can call 1-888-5OPTOUT (567-8688) or visit [optoutprescreen.com](http://optoutprescreen.com) to "opt out" of most mailings. You've had that right since 1996, but few people use it. A study by the Federal Reserve in 2004 indicated that only 6% of consumers had signed up to opt out. That was before the law required issuers to make the opt out option more prominent on credit card offers.

Your best option for a credit card at a fair rate likely is from EnerGComm. Call us today about a credit card that won't rip you off.

## Get the Low-Down for Smooth Summer Sailing

Anticipating that great summer getaway?

Whether you're looking for an RV (recreational vehicle) for traveling cross-country or a boat for relaxing on the lake, we can help with all your recreational needs by offering low rates.

Avoid the rough waters of a high-interest loan. Come see us today.





## Research, Plan, and Budget for That Special Vacation

There are myriad ways to vacation, so to make the best use of your precious time and dollars, plan ahead. Start by deciding what you can afford and then figure out what you want from the vacation. Do you want total relaxation? Intense sightseeing? Adventure? Something else?

Then research likely destinations. You can do your own online research using search engines like *Google.com* or *Yahoo.com* or try one-stop travel sites like *Expedia.com*, *Travelocity.com*, or *Orbitz.com*.

You may consider consulting a professional travel agent. There's no charge to you and it could save significant time. If you do, make sure the agent is reputable. Ask family and friends for recommendations, and find out how long the agency's been in business.

After determining your ideal destination, consider these tips to get the most for your money:

- Book your flight and hotel together as a package; the rates often are lower.
- Search for airfare sales on Tuesday evenings when airlines typically release new ones.
- If your dates are flexible, look for last-minute airfare deals.
- Consider all-inclusive resorts or cruises where accommodations and meals are included as a package.
- Avoid peak travel times—summer and holidays—because airfares and hotel rates are generally at a premium then.
- If you have a rental car, you can drive and stay at a hotel outside an urban center where hotel rates often are lower.
- Hotels that cater to business travelers often are underbooked on weekends and offer discounts, so check those rates.
- When you book any travel arrangements, read the fine print and avoid hidden costs. Most travel agencies and online travel services include airfare and/or hotel taxes and fees in the total price you agree to, but be sure to ask.
- Be aware of extra charges, like fees for hotel telephone or Internet use, or inflated minibar prices.

And, for help financing that special vacation, contact EnerGComm FCU today at 1-800-735-6816 or 406-782-2139.

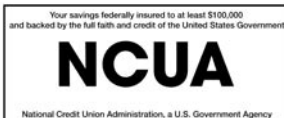
### Closures

**Independence Day**

July 4

**Labor Day**

September 3



### Block Spim, Prevent Spyware

IM—instant messaging—is the communication tool of choice for young people. It's also the tool of choice for fraudsters using it to push spyware onto unsuspecting IM users. Spim—spam sent by IM—can send porn or get-rich-quick scams to anyone who will open the messages. Spim can also download spyware via a link within a message. Block spim by setting IM accounts to only allow messages from an approved list of people.

