

EnerGComm

Federal Credit Union

...Your Interest Come First

www.energcomm.org

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

January 2007

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

— PRIVACY NOTICE —

EnerGComm Federal Credit Union is owned by its members and an elected board of directors. Your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at our Butte office at (406)782-2139 or at our Colstrip office at (406)748-2324.

In order to provide you with competitive products and services to meet your financial needs, it is necessary to share information about you to complete your transactions and to provide you with certain financial opportunities. To do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. We do not permit these companies to sell to other third parties the information we provide to them. To protect our members' privacy, we only work with companies that agree to maintain the strongest confidentiality protections.

Under these arrangements, we may disclose all of the information we collect, as described in this notice, to companies that

perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Information We Collect & May Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. These disclosures would typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

We restrict access to nonpublic personal information about you to those employees and credit union officials who need to know that

information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Our employees are trained in the importance of maintaining confidentiality and member privacy.

If you terminate your membership, we will continue to adhere to the privacy policies and practices as described in this notice.

Please Join Us 33rd Annual Meeting

WHEN:

Fri., March 23, 2007

WHERE:

EnerGComm FCU

2100 Harrison Ave., Butte

TIME:

11:30 a.m.—2:30 p.m.

Snacks, Beverages &
Drawings

Business Meeting—1:00 p.m.

**Help us celebrate 33 years of
serving our membership!**

Simplify Money Management: Online Banking

Making sure your money is where it's supposed to be—when it's supposed to be there—is getting simpler all the time with online banking. Online banking services allow you to safely monitor your money, move your money, and even keep more of your money.

Added convenience—

Many members begin learning about online banking by monitoring account balances and tracking transactions. If you forget to record the amount of a debit card purchase at a gas station, online banking allows you to go online to retrieve a current statement that lists the transaction.

Transferring funds between accounts is also another feature of online banking. Lets say you want to make a large purchase and you need funds transferred from your savings to your checking account, you can do it quickly and easily, when it's convenient for you.

Save time—

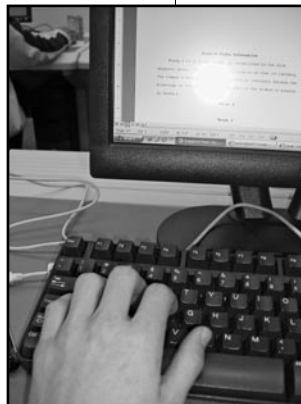
Paying bills online is one of the biggest time-savers created by online banking. You enter account information when you sign up for the service, then return to the site to pay a bill with a simple mouse click. You also have the option of setting up automatic payments to handle recurring bills, such as insurance premiums or utility bills.

Paying bills online cuts costs by allowing you to purchase fewer paper checks, as well as eliminating the need for stamps and envelopes. Another service is online bill presentment, which allows the company sending the bill to deliver it via the bill payment service.

Safeguard accounts—

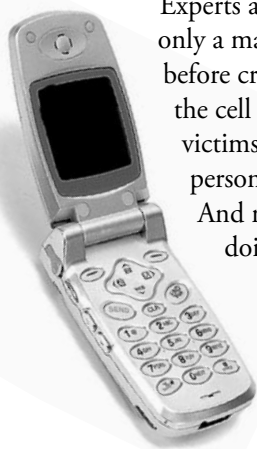
To prevent others from gaining access to accounts online, change online banking passwords frequently. Never create passwords based on common information such as birthdays, addresses, or your mother's maiden name. Never respond to an e-mail purporting to be from the credit union that requests account or password information.

Never share personal account information in e-mails. The exception is secured e-mail or instant messaging offered by the credit union through the online banking service. A secured message session should have "https" in the Web site address and display a locked padlock icon.



To sign up for EnerGComm FCU's online account services, just give us a call or stop in.

Cell Phone Users—Beware of SMiShing!



Experts are saying it was only a matter of time before crooks turned to the cell phone to lure victims into divulging personal information. And now they're doing it.

The latest form of identity theft is called SMiShing

(phishing via SMS, or short message service), and it's targeted at mobile phone users who use text messaging.

Here's how it works. One of the first known SMiShing attacks involved the following text message: "We're confirming you've signed up for our dating service. You will be charged \$2

a day unless you cancel your order." The message included a Web link that routes you to the main phishing page, where you're prompted to download a program—a Trojan horse that turns your computer into a zombie controlled by hackers and used within a larger network to steal personal account information and perform other malicious activities.

So what can you do to avoid being the next victim?

- Be very cautious of text messages from unfamiliar companies, particularly if you're asked to deregister from a service when you didn't make a formal arrangement with the sender.
- Check the company's reputation with the local Better Business Bureau (www.bbb.org) or Montana Office of Consumer Protection (<http://doj.mt.gov/consumer/>).

Holiday Closures

**February 19
President's Day**

IRA Deductions

You can deduct up to the annual IRA contribution limit if your modified adjusted gross income is less than \$50,000 for single taxpayers or if your joint income is less than \$75,000 for married couples filing a joint return. If your income is higher, you may be able to deduct a partial contribution—ask your tax adviser for more information.

