

# EnerGComm

## Federal Credit Union

*...Your Interest Come First*

www.energcomm.org

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

January 2008

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 nonpublic 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.

## Annual Meeting

Join us for our Annual Meeting!

**Friday, April 4, 2008**

**EnerGComm Federal Credit Union**  
2100 Harrison Avenue, Butte, Montana

Business Meeting  
1:00PM

Snacks, Beverages, &  
Drawings  
11:30AM-2:30PM

**Help us celebrate 34  
years of service!**



# Dying Without a Will in Montana— Who Gets Your Property?

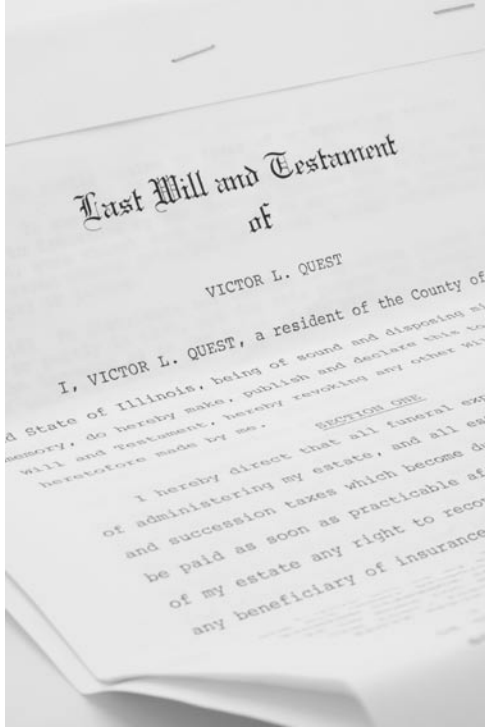
Do you know how your property would be distributed if you passed away without a written will? Do you realize that if you don't have a written will only your relatives receive your property? If you have no relatives the state of Montana gets all your assets.

The Montana State University Extension offers a variety of estate planning MontGuides designed to help families become better acquainted with some of the devices used in estate planning and to create an awareness of the need for such

planning. In addition, MSU Extension now offers a new helpful Web site: Dying Without a Will in Montana at [www.montana.edu/dyingwithoutawill/](http://www.montana.edu/dyingwithoutawill/). By clicking “yes” or “no” to a variety of questions Montanans can learn how

their property would be distributed if they pass away without writing a will.

The way Montana law provides for the distribution of property in the absence of a written will may be satisfactory in some instances. Would the Montana intestate statutes distribute property according to your wishes and your situation? If not, then you may want to consider having a written will drafted or make other provisions for transferring property after your death.



For more information on estate planning, visit [www.montana.edu/extensionecon/estatplanningpublications.html](http://www.montana.edu/extensionecon/estatplanningpublications.html) or contact your local County or Reservation Extension Agent.

## Don't Let Your Pig Waste Away



Does your savings account seem to be losing weight?

Fatten it up.

Use your tax refund to give your savings a boost.

Call your credit union today. We can help you “grow the pig.”

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## Closures

**Presidents' Day**  
Monday, February 18



## It's OK to Say Goodbye

We know it can be hard to part with an old friend. That's why we have such great auto loan rates—to help make the transition a little easier.

Stop by your credit union today to explore your options. We'll help you get into a reliable vehicle that you'll grow to love as much as your old one.

