



EnerGComm

Federal Credit Union

...Your Interest Come First

No. 89

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

January 2003

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

Annual Meeting

Join Us for Your Credit Union's 29th Annual Dinner Meeting

Friday, March 14, 2003

Ramada Inn Copper King ♦ 4655 Harrison Ave.
Butte, Montana

Cocktails— 6:30 p.m. ♦ Dinner— 7:30 p.m.

Please RSVP to the Credit Union by March 12. \$9 per person.
See you there!

Get EnerGComm's
Visa®

with a Low

9.9% APR

and Free Yourself of
High Rates!

Consumers Are Careless With Receipts

Americans are concerned about someone stealing their credit card, check, or debit card numbers, but many people are careless with receipts. According to a recent survey, respondents say they are concerned about receipts that expose entire account numbers and expiration dates.*

Disregarding receipts that have valuable information greatly increases the risk of credit card fraud. About 33% of those surveyed throw the receipt away after tearing or shredding it, but 13% throw the receipt away without tearing or shredding it. Another 13% leave the receipt in the bag they got with the purchase.

Thieves easily can find receipts with valid account numbers in trash cans.

While it's good that many Americans are concerned about fraud, not many are taking action to prevent fraud from happening to them.

Some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all pre-approved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information.
- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year



to make sure no one else is using your personal information to obtain credit cards or services.

- Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet.
- Be hesitant about giving personal or financial information over the telephone; and,
- Don't carry too many credit cards in your wallet or car.

**Paymentech (a processor and acquirer of credit card transactions and provider of fraud-prevention software) survey (Newstream.com, March 2001).*

Visit us online! www.energcomm.org

EnerGComm Federal Credit Union

— 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 and 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.

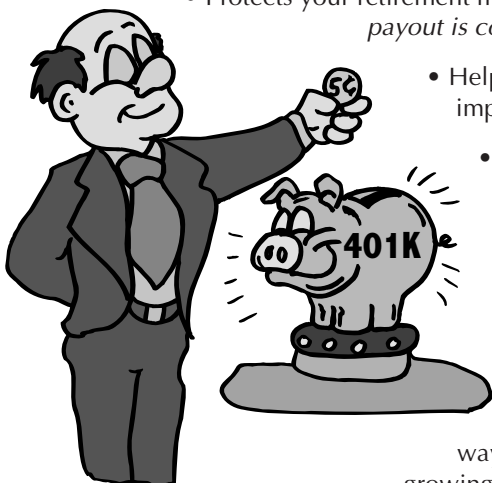
Rollover IRAs Put You In Control!

When you leave a company, one of the most important decisions you have to make is what to do with your 401(k) account. You can leave the account where it is (depending on the amount), roll it into a traditional IRA (individual retirement account) or rollover IRA, roll it into your new employer's plan, or cash it out.

Financial experts recommend not cashing out a 401(k) account. Instead, roll your 401(k) account into an EnerGComm IRA. A direct rollover:

- Protects your retirement money from immediate taxation. (*Any payout is considered taxable income.*)
- Helps you avoid the 10% penalty the IRS imposes if you're younger than 59½.
- Helps you sidestep the mandatory 20% federal withholding on all eligible rollover distributions.

There are exceptions and special circumstances, but for many members, a direct rollover into an EnerGComm IRA is the safest, simplest, and most convenient way to protect and accumulate retirement funds. Call EnerGComm for ways to make your pension payout continue growing for your future.



Hours

Uptown Butte Office

11:30 a.m. – 3:30 p.m. (M–F)

Harrison Avenue

Office: 8:30 a.m. – 5:00 p.m. (M–F)

*Office closed every Tuesday
8:30 a.m. - 9:00 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)

Closed For Presidents' Day:

February 17

