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ENERGY ONE *Source*

FUELING YOUR FINANCIAL FUTURE SINCE 1935

Energy One Federal Credit Union is a member-focused institution. We provide this monthly newsletter in an effort to help our members be educated and informed in the financial world today.

**WEBSITE
WORTH
WATCHING**
BeatTheCarSalesman.com



When you're negotiating the price of a car, you already know it's important to get the loan before shopping for a car, and to get it from [credit union name]. However, there are things you should (and shouldn't) say to the salesman, and there are strategies that really do help you beat them at their own game. Whether you're purchasing a new or pre-owned vehicle, BeatTheCarSalesman.com is a website that gives you all that insider information. Take a few minutes to read through it before buying your next car.

Energy One **Online Bank:** *Check Out All that is available to you!*








Rent or

Buy?

Unlocking the Door to Your Ideal Lifestyle

When you're in the market for a new place to live, one major question looms: should you rent or buy? There's no right answer for everyone; renting and home ownership each have their benefits. The trick is figuring out which option best matches your lifestyle. This Infographic was created by a Long Island property search company that offers rentals and homes for sale-lays out the pros and cons of both lifestyles. See which benefits best fit the way you live, and please pass on this useful information to everyone you know who's in the market for a new home. LGrimes146

SHOULD YOU RENT OR BUY?		
<i>There's no right answer to the rent vs. buy debate – only what's right for you. Consider the potential benefits of each:</i>		
	Renting	Buying
 Ideal for frequent relocation		
 Build equity		
 Design freedom (painting, landscaping, remodels)		
 Yard maintenance required		
 Fast approval (renter's application vs. mortgage)		
 Tax benefits		
 Some utilities included		
 Maintenance costs covered		
 Proximity to preferred schools, shops, activities		

You could win \$25—just for reading the Energy One Source. A member's name and the last three numbers of their zip will be hidden within the newsletter (example: JDoe119). If it matches **your** name and zip, e-mail scapper@energyone.org with Newsletter Contest in the subject line. Once the match is verified, Energy One will deposit \$25 into the winner's account. Contest rules are available online at energyone.org/newslettercontest.asp.

