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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.

The Season of Giving

We are officially in the Holiday Season! As many would agree, this is the season that could be financially binding. Your Energy One representatives are aware of this and have created two promotions that could assist you during this time.

NO PAYMENTS FOR 3 MONTHS!

The worst time for your car to break down on you is during the cold season. Every year though, the chilly weather takes a toll on our vehicles and we are in the market for a new one. If you need to buy a new car this season, or would like to take advantage of our lower rates and refinance your vehicle, look into financing through Energy One.

Imagine buying a new car and not having to worry about payments for three months!! This will give you time to catch up on your bills after the holiday shopping. Energy One will even extend the promotion to refinanced cars. Talk to a representative because our rate might beat what you are paying now.

Click here to start the application. Hurry though, the deal ends December 31!

(Be sure to check out October's newsletter for tips on car buying!)

DEFER A LOAN PAYMENT

December 25 is a joyous and happy day for a lot of families but it can come with a price tag. Last year, Yahoo! News reported Americans spent \$854 on gifts for friends and loved ones. With all the extra expenses in December, it might be difficult to find money to pay bills and loans. Energy One's solution to this problem, is our Defer-a-Loan program.

During the Holiday Season, we can defer any loan payment that is in good standing with the exception of first mortgages. All that is required is a simple form to be filled out and submitted. You can access the form here.

Whether you choose to buy a car or defer a loan, there is no doubt that the holiday season is celebrated at Energy One! We hope you enjoy our gifts to you and have a happy New Year!

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What's better than 2.49% APR?

No payments for 3 months!

Promotion good through December 31, 2013. Interest accrues from start of loan.

New Purchase or Refinance



Financial Self Defense

Obamacare: Be Aware of Frauds and Scams

While you are working to understand the Affordable Healthcare Act, also known as Obamacare, and its implications for your family, scammers and con artists are also working hard. They are working hard to gather your personal information and use it for their benefit. Obamacare scams have occurred over the phone, through e-mails and fake websites, perpetrated by con artists posing as government employees and Obamacare “navigators.” How can you be on guard while you also navigate what Obamacare means for you and your family?

The most important aspect to prevent fraud that’s related to Obamacare scams is to understand the law. Once you do, the less scam artists can feed off of your fear or lack of understanding. For example, current scams using fear include: “Sign up now. There are only 20 spots remaining” or “if you don’t buy it, you could go to jail.” Neither are accurate of the law. The number of spots in Obamacare is not limited and the penalty for not having healthcare (which isn’t applicable until 2014) is only \$95 for the first year.

Estimates suggests that over 700 fake or misleading Obamacare websites exist on the Internet. However, the only legitimate website to find state and federal exchanges is www.HealthCare.gov . Even if the other fake websites don’t steal your personal information, they could corrupt your computer with malware.

Don’t give your personal information to random callers; this includes account information, social security numbers or even agreeing to wire money or buy prepaid cards. Any cold calls or e-mails should be considered fraudulent and reported to authorities. Additionally, any counselors or navigators who are working with Obamacare won’t charge a fee for their help. If someone offers to help you, even for a small fee, assume it is a scam. Just as an official website exists, the official number for questions about Obamacare is 1-800-318-2596.

If you are on the receiving end of suspected fraud or scams related to Obamacare, contact the Federal Trade Commission (FTC). If a business is involved, contact the Better Business Bureau (BBB) as well. And if you have given out personal information and later realize it is a fraud related scam, contact your credit union and the three major credit bureaus so you can watch for future suspicious activity on your account.

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 earnstrong@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.

SMART THOUGHTS:
“In order to succeed, your desire for success should be greater than your fear of failure.”
--Bill Cosby

