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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.

Protect yourself from a Data Breach

In late 2013, we were notified of a breach of data from Target. Between November 27 to December 15, 40 million shoppers had their credit or debit card information stolen. You may or may not have been affected, but we wanted to share some tips on how to protect you in the future.

Sign the back of your debit and credit cards. Leaving it blank is similar to giving a crook a blank check.

When making online purchases from your computer or phone, make sure the web address starts with "https://" instead of http://.

NEVER give your card number out over the phone without knowing why. If you do not personally know whomever is calling, do not give them your information.

Use common sense when posting confidential information on social networking sites. Sharing too much information can leave you vulnerable to identity theft.

Keep track of your purchases. You can either manually record each purchase or you can log onto Online Bank or our mobile app.

Shred credit and debit card statements and anything that has your card number or personal information on it. You would not want your sensitive information winding up in the wrong hands. Also, cut up old credit cards. Be sure you cut the card through the account number so it cannot be identified.

Be cautious when purchasing products online through a public Wi-Fi connection. These connections are easy to hack and steal your identity.

Limit the number of cards you carry. Even if you have multiple cards, only carry the few you will use. This way, if you happen to lose your wallet or purse, only a few cards are at risk of being stolen. If you do lose a debit or credit card, report it to us immediately. You can reach us at 1-800-364-3628. If it is after normal business hours, please call 1-800-372-4272.

For more information about the target breach and how to further protect yourself, please click here.

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Credit card bills getting you



DOWN?

Let Energy One lift you up!

Credit card rates as low as

**4.25%
APR**

2014: Out with the Old, in with the New

Congratulations! You have made it to a new year full of new and exciting adventures and challenges! Have you given much thought to your New Year's resolution though? How about resolving to save money this year?

If you have a credit card from Chase®, Citibank®, or USAA®, you might be overspending.

For the following graph, we took the best possible rate each institution offers for their card. These rates are offered to those with high credit scores.

Institution	APR Rate	Annual interest paid on a \$3,000 balance	Interest paid over 5 years	Annual interest savings	Savings over 5 years
Energy One	4.25%	\$127.50	\$637.50		
Chase	13.99%	\$419.70	\$2,098.50	\$292.20	\$1,461.00
USAA	9.90%	\$297.00	\$1,485.00	\$169.50	\$847.50
Citibank	12.99%	\$389.70	\$1,948.50	\$262.20	\$1,311.00

Perhaps you have a lower credit score. For this, we took the highest rate all institutions offer and compared to Energy One's highest rate.

Institution	APR Rate	Annual interest paid on a \$3,000 balance	Interest paid over 5 years	Annual interest savings	Savings over 5 years
Energy One	11.25%	\$337.50	\$1,687.50		
Chase	22.99%	\$689.70	\$3,448.50	\$352.20	\$1,761.00
USAA	25.90%	\$777.00	\$3,885.00	\$439.50	\$2,197.50
Citibank	21.99%	\$659.70	\$3,298.50	\$322.20	\$1,611.00

As you can see from the above tables, Energy One beats the competition in every category, especially if you have a low credit score. If you are interested in knowing if you are overspending with your current credit card, or by how much you are over spending, please come into a branch and speak with one of our helpful representatives. You can also call or e-mail any inquires you might have. We would be glad to help you with your New Year's resolution to save money in 2014!

Just for Grins:

"All generalizations are false, including this one."

- Mark Twain

SMART THOUGHTS:

"You have to trust in something - your gut, destiny, life, karma, whatever. This approach has never let me down, and it has made all the difference in my life."

- Steve Jobs

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 earmstrong@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.

