

Have your cake and eat it too

Life is expensive. There are summer vacations, activities for kids, remodels to the house, electricity bills go up because the air conditioner is running, etc. There are constant messages of saving money shouting at you from each corner. Some are helpful, but there is always the risk of

it being "too good to be true." As a society, we have learned if something seems too great, it probably is. Energy One has found the exception to the rule, though. If you have an auto loan outside Energy One, you could save money by refinancing your loan at Energy One.

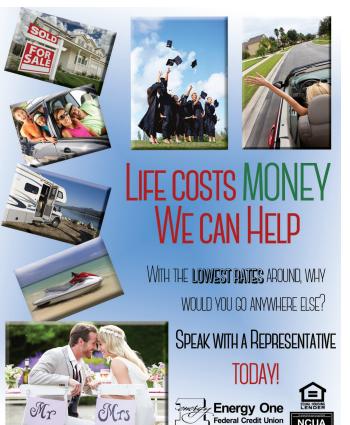
For example, if you have a car loan of \$20,000 for 60 months with an APR of 4.00%, you will have a monthly payment of \$368.33. You will pay \$2,099.83 of interest over the life of their loan. If you refinance your loan at Energy One at a rate of 1.99% APR, the monthly payments will be \$350.47 and will pay \$1,028.06 in interest over the life of their loan. \$1,071.77 in interest could be saved by switching their loan to Energy One.

Many other financial industries punish those with the lower credit scores. Energy One, on the other hand, believes a credit score should not be the sole factor of an individual's ability to pay back a loan.

If you have experienced financial difficulties and have a credit score of 599 or less your savings could differ from those above. A vehicle loan with a balance of \$20,000 for 60 months with a 20.00% APR has a monthly payment of \$529.88. Over the life of the loan, \$11,796.66 will have been paid solely in interest. Energy One's rates

differ significantly. We would offer you 11.25% APR on a

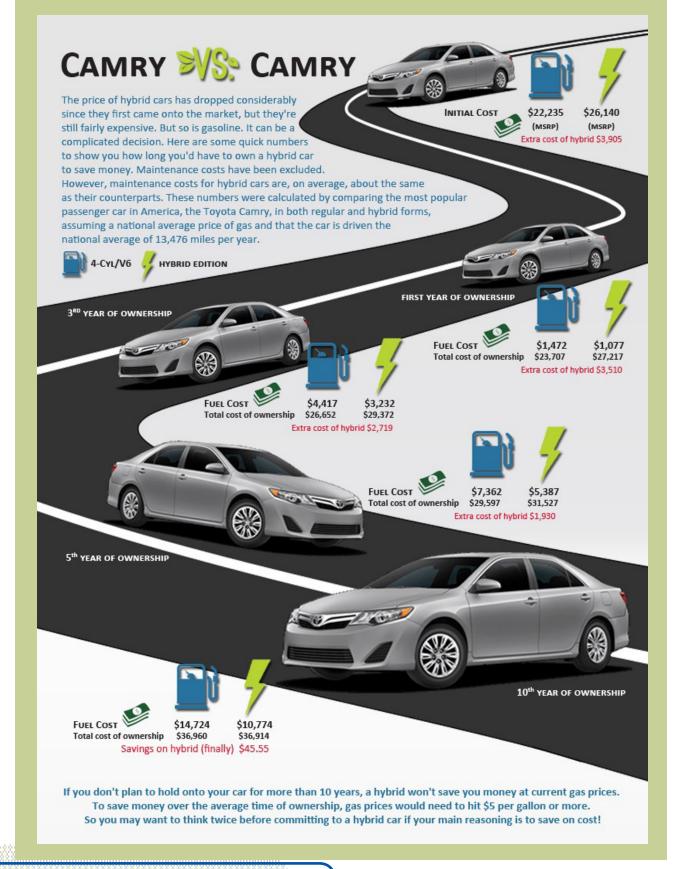
\$20,000 loan for 60 months. The monthly payment would be \$434.35. This equals a savings of \$95.53 each month! Over the course of the life of the loan, you would have paid \$6,240.77 in interest. Compared to the previous amount,



you would save well over \$5,000 just in interest!

All that is required to refinance your loan is to simply fill out a loan application. You can pick up one at any Energy One branch or online at www. energyone.org/loans. Our experienced loan officers can also answer questions or assist you over the phone. Please call 1-800-364-3628 and ask to speak with a loan officer in your area.

We look forward to speaking with you and, of course, saving you as much money as possible! NVasquez312



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.