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OCTOBER

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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.

International Credit Union DAY

Some people love Christmas. They feel giddy with all the lights, snow, and presents. Others are enthusiastic about Halloween. Thinking about spooky decorations and fun costumes occupy their thoughts most of the year. Valentine's Day is another holiday that has a cult following. Their favorite colors are red, white, and pink and they dot their I's with hearts. Showering others with love is something Valentine's Day aficionados' relish. Now what holiday does your Energy One representative love? We are all anxiously awaiting October 16, which is International Credit Union Day!

International Credit Union Day has been celebrated on the third Thursday of October since 1948. It is a day to honor those who have dedicated their lives to the credit union movement, recognize the hard work of those working in this industry, and show members our appreciation. We want to raise awareness about the great work credit unions around the world are doing—more importantly though, we want to thank you.

This year we are going all out for Credit Union Day and are supporting the theme, Local Service. Global Good. We are offering

our members two ways to win. One, is by sending us a selfie of you and the Energy One logo from wherever you are! Energy One strives to always provide local service and have the capabilities to have their members bank globally. So show us where you are banking from! You can use the logo from your debit card, brochure, or any goodies you might have received from us. All we want to see is your pearly whites, our logo, and the location you are banking from! You can tag us on Facebook or send the picture to earmstrong@energyone.org. Each entry is entered to win a cash prize.

The second way to win is to visit your branch with a friend on October 16. We will have goodies for all of our members and potential members in each branch. When you visit, be sure to bring business cards because there will be opportunities for you and your friend to win Energy One prizes!

We hope you can stop by one of our locations to celebrate International Credit Union Day with us. We value and appreciate you, our members and this day is our way of saying THANK YOU! CBryant043



Local Service.
GLOBAL GOOD.™

International Credit Union Day®

VISIT YOUR LOCAL ENERGY ONE BRANCH FOR TREATS ON
OCTOBER 16, 2014

LEAVES AREN'T THE ONLY THINGS FALLING



Rates start at
3.000%* APR

*rates subject to credit worthiness

Use a Home Equity Line of Credit
for a new roof, fixing a gutter, or
any other home improvement!

Fall into major savings



Were you a little preoccupied this spring and missed spring cleaning? Perhaps your roof is starting to sag and the gutters need to be replaced.

Maybe you are tired of the green exterior paint and want to choose a new color. Replacing floors, updating appliances, fixing leaky faucets- the list of home repairs is never ending and seems a bit daunting. If you are in this situation, and are feeling overwhelmed, we can help.

A Home Equity Line of Credit, or HELOC, is a revolving line of credit in which your home serves as collateral.

HELOCs are flexible and can be used for more than just home repairs. With school starting, a HELOC could help pay a semester of tuition or buying school supplies. The options are endless!

However you choose to use your HELOC, Energy One is always here to help and offer the best rates. Currently, our HELOCs start at 3.000% APR (rates subject to credit worthiness). If you are interested, please click [here](#) or come into a branch and speak with one of our experienced loan officers. We look forward to speaking with you!



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.