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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.

Make your own pot o' gold

While you would not believe it from all the snow, spring is quickly approaching! Furniture, clothing and shoes are a few items that need to be updated with the weather warming up. If you're strapped for extra cash or need help recovering from the Holiday spending, Energy One can help.

Currently we offer two separate credit cards. Our *E1 Visa* rate ranges between 4.25 - 11.25% APR. This low-rate card has no balance transfer fees and will save you money. It is an ideal card for those who carry balances.

We also offer *E1 Diamond*, ideal for those who pay off their balance each month. The *E1 Diamond* has a month-long grace period and has no annual fee.

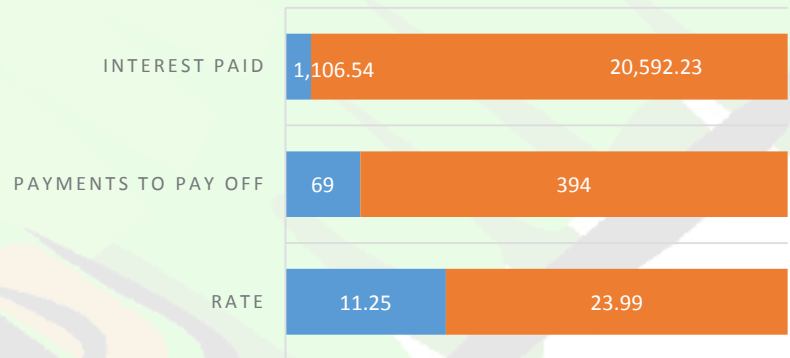
Regardless of which card you pick, we encourage you to contact your local Energy One representative to see how much money we could potentially save you. Why go looking for ways to save money, when you have one that only requires you switching credit card companies? GRose170

APR = Annual Percentage Rate. Rates are based on credit worthiness.

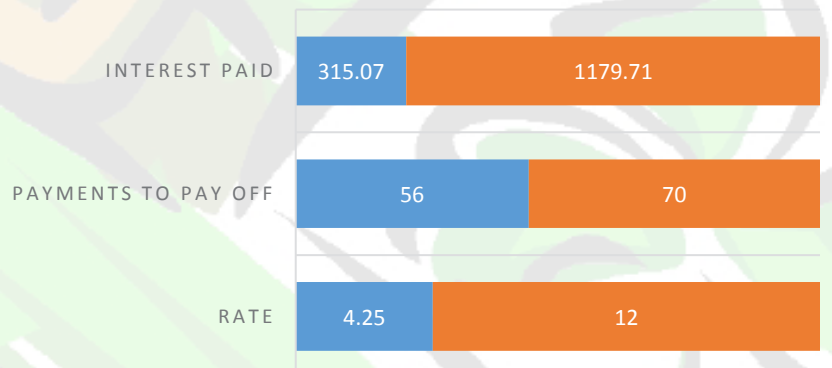
We compared an Energy One credit card to a competitor. Below are the results for our highest rate and our lowest rate card. Check out how much money it could save you!

E1 VS COMPETITOR ON 3K BALANCE

■ Energy One ■ Competitor



■ Energy One ■ Competitor



Postage going

UP
again?



Big Deal.

Pay bills online.
For FREE.

 **Pay it!**
Your online payment service

Still haven't tried *Pay it!*?

Do you remember life before direct deposit? Perhaps you hesitated to switch to an automated process fearing that it was less reliable and secure. But once you did, chances are you never looked back. Maybe you have similar excuses for not using *Pay it!*, but we have many reasons why you should.

REASON NO. 1: It's safe. Energy One uses security, which helps prevent unauthorized users from accessing your account information. Receive your bills electronically; add email notification so you'll know when electronic bills are received. Having fewer personal checks and account statements in your mailbox keeps you safer from identity thieves.

REASON NO. 2: Know at a glance what you've paid and when. *Pay it!* automatically produces an organized, accessible record of all of your payments. Plus, our system is compatible with personal accounting software that you may already use. AAyala035

REASON NO. 3: Easy set up. It takes a short time to enter your billers' information. But the process is simple, and once it is set up, paying bills requires just a few clicks of the mouse. Schedule your payment and *Pay it!* takes care of it. You can even set up recurring payments.

REASON NO. 4: It's FREE! Once you set up your payee, use *Pay it!* to set up the payment schedule. You pick the amount, date, and the frequency. Getting started with *Pay it!* is simple, but you must enroll in **Online Bank** first. Just visit energyone.org to sign up. You'll wonder why you waited so long to make the switch.

Pay it!

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.

SAVE THE DATE!
ENERGY ONE Annual Members Meeting 2015
PARTNERS in PROGRESS
APRIL 23 DoubleTree Warren Place