



Savings On the Go

With the Co-op Connections® Card app, you can take advantage of savings at local businesses and national retailers even if you don't have your card handy. Available for the iPhone, iPad, and iPod touch, as well as Droid phones and Blackberry, go to www.connections.coop/iTunes_app.php to download.

Benefits include:

- A virtual card (front and back) with vital prescription discount info on your phone.
- Using your phone's GPS to find businesses that accept the card if any are nearby.
- Identifying your favorite discount deals and saving them in "My Deals" for easy access. 



Get Powered Up: A Lifestyle Tip From ECI REC Top Five Long-Term Financial Planning Mistakes

from NRECA's *Straight Talk*

Unless you win the lottery or inherit a fortune, financial security rarely arrives through good luck. Instead, it's built by making sound financial decisions and taking action throughout your lifetime in a conscious way. Here are some reminders about traps to avoid.

- **Failing to set financial goals.** It may seem hard to set long-term financial goals because the future contains so many unknowns. Yet without a plan, your money can end up diverted in dozens of directions and slip away. Set some specific goals for what you want your money to accomplish and then prioritize.
- **Missing out on retirement benefits.** Do you have a 401(k) plan at work? Perhaps your employer even offers to match your contributions up to a certain level? These are opportunities you can't afford not to maximize. Because 401(k) contributions are made before income taxes are calculated on your paycheck, they give you a discount on your savings—plus they lower your taxable income.
- **Waiting to save.** Compound interest is an investor's best friend. That means the sooner you start putting money aside for retirement—even a small amount—the better. Starting to save early in your career can make a significant difference in the nest egg you can build over time.
- **Letting your credit slip.** In many ways your credit record and score are important to your financial health. A low score means you could have limited access to other credit, and you'll pay higher interest rates on mortgages, auto loans, and credit cards.
- **Following advice that doesn't fit your situation.** Friends, colleagues, and relatives may offer you financial advice over the years. Remember that your financial situation is unique, and what seems to be working for your neighbor may not be best for you. Instead, educate yourself on your choices and find trusted professionals who can offer objective guidance. 



Photo by Independence Chamber

Independence Chamber Showcase Recap

Member Services Director Frank Weber chats with ECI REC member Harold Freeman at the first annual Independence Chamber Showcase in March. Though it was a cold Sunday to be out and about, ECI REC had a number of guests stop by and visit the Cooperative's table. Member Service Technician John Tegler was also on hand to help answer visitors' questions about energy efficiency and the Cooperative in general. The lucky winner of the electric grill drawing was Bonita Davis of Independence. About 80 people were in attendance. 