



# The Energy Connector

Issue #48

## Things you can do **today** to get ready for 2015!

With the new year just around the corner, why not take a few minutes to get the new year started on the right foot? Doing a few small things today can mean a big difference in the way you can start your fresh new year. Here are a few things you may want to consider.

- Retirement— There is still plenty of time for you to add some more money to your RRSP. You actually have until March 1st, 2015 to make RRSP contributions for your 2014 taxation year. Did you also know that it is possible to borrow the funds for your RRSP? We have RRSP lines of credit available at Prime. Our members can take advantage of a healthy RRSP contribution without the one time sting to the wallet. Make your payment all throughout the year for a painless way of saving for your golden years. Many members make their contributions automatic. Remember, a little savings done on a steady basis can add up quickly.
- Investing—Check out the 3.15% TFSA Rate Energy Members are getting! If you have your Energy CU TFSA topped off already, you will just need to make arrangements for the new 2015 contribution of \$5500.00. Call the office today and we can get your paperwork in order so you don't miss any interest. If you have a TFSA at another institution. Yikes! Have you thought about why? At the Energy CU you will earn 3.15% APR, you don't have to lock it in you don't need a minimum balance. Any interest you earn on a TFSA will not be counted toward your income and you will not have to declare it on your taxes as such. Look into your current provider and make sure you are getting a deal that is the best for you. If you would like to borrow for this TFSA, we offer TFSA Lines of credit at Prime. Call us today to find out exactly how you can get this great deal too. There are some slightly tricky rules about contribution and withdrawals, but our staff have excellent knowledge and can let you know exactly how a TFSA works. If you have questions, we have answers, call us today.
- Debt— The time to get it in order is now! Don't wait until the rush in January when all the creditors are calling! If you have high interest store or credit cards now is the time to consolidate and get the monthly payments under control. That store credit card seemed like a great idea when you got 20% off a sweater, just for signing up, but it's a new year and it's time to pay the piper. That 20% off fizzles away fast when you are paying nearly 30% interest. Don't get caught. We can consolidate debt into one easy to manage payment. There is no penalty for early repayment and your payments are automatic through electronic transfer or straight off your pay through payroll deduction, if your employer allows. Ring in the new year with the peace of mind, wouldn't it be nice to say one of your new year's resolution is to KEEP your finances in order, while your friends and family are trying to GET their finances in order?
- Make those recurring bills automatic! - why waste time and energy fretting whether or not you paid the gas bill. It comes every month and it's usually the same price (especially if you've a pro-rated plan). For those bills that you monitor on a monthly basis, we have a better option. If you like to review the cell phone bill to make sure little Sally isn't going over her monthly minutes, make sure you have added the vender to your CyberBanker Merchant list. This way, once you give the bill the go-ahead for payment, you can quickly log in from your desktop or through our Android or iOS mobile App and take care of business. Call our offices to make sure that you are all signed up and get any info you may need to facilitate your APP download.
- Now is the time!—It's nearly 2015 and you CAN use technology to make life easier! Can you use a phone? We have toll-free telephone banking. Can you send a text? We have Mobile Web which allows you to see balances and transactions via text message. Can you surf Facebook and Twitter? After you "Like" our page and "follow" us, you can log into CyberBanker. Do you have a Smartphone? You can use our App. Make this year the year that you finally sit down and get comfortable with technology. Our staff are helpful and patient and we can walk you through it over the phone, or you can come into the office for one on one private instruction. We want to make sure that you are as comfortable using technology as possible. Don't forget about the ATM. If you haven't used one or would like a little refresher we can make sure you are comfortable with your card too. Did you know you can use it in most stores and get cash back? Also, waiting for transactions or cheques to clear become a thing of the past. Your account is instantly debited the second you use your card. Wouldn't the monthly balancing of the chequebook get a lot easier? Make 2015 the year you get it all together! **Find out more about these and other convenient ways to access your cash at [www.theenergycu.com](http://www.theenergycu.com)**



Congratulations to Richard Lang who was the winner of our last surprise draw! Richard won Leaf tickets! You could be next!



Give the ones you love, wings to fly, roots to come back to and reasons to stay.  
-Dalai Lama

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# Jingle Jangle Loan Special

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\*Annual percentage rates, terms & financing limits determined by credit history. New money only. Limited time offer. Promotional rate subject to change at any time, additional discounts do not apply. Cannot be combined with any other specials. Membership required. PPSA Fees & other exclusions may apply. Preferred and Infinite members only. Variable loan rate based on prime rate of 3.00%+2.99%.

## New Hours at our 500 Commissioners Street Branch! Every Wednesday 8:30am - 4:00pm

If you have any questions, please do not hesitate to call us at 416-238-5606.



**TECU Eco-Tip RETHINK BOTTLED WATER**  
Nearly 90% of plastic water bottles are not recycled, instead taking thousands of years to decompose. Buy a reusable container and fill it with tap water, a great choice for the environment, your wallet, and possibly your health.

<http://www.50waystohelp.com/>

### Get to know us!

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