



The Energy Connector

Issue #63

Tax Scams

It is tax time again, and The Energy Credit Union would like to share some information with our members that our affiliates have been sharing with us. Fraudsters have been using this time of year as an opportunity to attempt to scam innocent people out of their hard earned money. The Canadian Anti-Fraud Centre (CAFC) reports that people across the country lost more than \$3,155,682.83 to Mass Marketing scams in November of 2015. There were 4839 total complaints and 1075 actual victims. Don't become one of them! Fraudsters and scammers have been ramping up their efforts to impersonate the real Canada Revenue Agency (CRA) by telephone or by email. Even a member of the Energy CU staff has received this call and can attest to the fear they try to instill in the victim. Even slight resistance from the intended victim seemed to escalate the situation.

In these cases, fraudsters are either phishing for your identification by suggesting that you have a refund on the way and they need your banking information or asking that overdue, outstanding taxes be paid by a money service like Western Union or by pre-paid debit/credit cards. They state the payment must be made immediately to avoid a fine or even jail time. Below we have compiled a few tips about how to protect your hard earned cash...



- Know with whom you are dealing; independently confirm the contact's name, street, address, telephone number and Web site.
- Do not provide personal information about your finances, bank accounts, credit cards, social insurance, and driver's license to any individual, service, or company that can't prove legitimacy. Remember, agencies like the CRA or your Financial Institution already have this personal information and would never ask you for it in an unsolicited phone call or email.
- If you're in doubt, it's wise to ask the advice of a close friend or relative, or even your banker.

Rely on people you can trust. You can report fraud to your local police department, and to the Canadian Anti-Fraud Centre. You can reach CAFC by phone at 1-888-495-8501 or by visiting this link. If you are interested in reading up on more ways to try to protect yourself please visit the Energy Credit Union website at www.theenergycu.com Click on the "I want to..." and then the "Educate myself" menu options and select from the drop down list of fraud items. **Remember, you can Stop Phone Fraud - Just Hang Up! It's not rude, it's smart!**

Do you know a young leader?

THE TECU CYL CAMP SPONSORSHIP

Leadership is a quality that has touched each and every one of us at some point in our lives. Without the guidance of leadership, we would not have the foundation we need to grow, and we would struggle to find the tools necessary to reach our greatest potential.

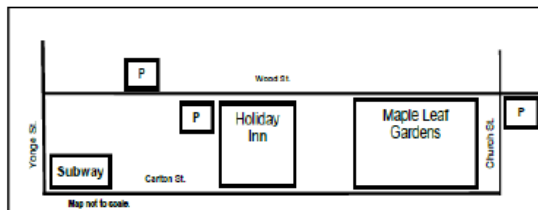


TECU recognizes the value of leadership. We also realize that it takes a special individual to be a leader. Most importantly, we understand that even leaders need guidance. Even leaders need the tools to grow and further develop their skills and attributes. This is why we have decided to sponsor an aspiring adolescent to attend the Co-operative Young Leaders (CYL) camp. Applications are due by April 15th. Please visit us online or call our offices at 416-238-5606 for more information.

Energy CU AGM

April 8th, 2016

The 77th Annual General Meeting of The Energy Credit Union Limited will be held at The Holiday Inn, 30 Carlton Street Toronto, Ontario M5B 2E9 on April 8th, 2016 at 5:00pm (doors open at 4:30pm). Please call 416-238-5606 to RSVP or for more information.



Map and Directions

- By car - Access to Holiday Inn paid parking is located on Wood Street (underground levels have 5'7" height restriction). Ground level paid parking can be found on Wood Street.
- If you are travelling by subway, take the Yonge/University subway to College Station. Exit the station at the Yonge Street exit and walk less than one block east.

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Service Centre

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Gerdau Branch

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Southlake Branch

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Telephone Teller

Local: 416-465-8251
Toll Free: 1-866-222-0630

Member Security:

security@theenergycu.com

www.theenergycu.com

www.urbanvault.com

It is one thing to be clever and
another to be wise.
- George R.R. Martin

Are you in good standing?

Please contact any branch of the Energy CU to make sure your account is current and in good standing. All existing CU members need to hold a minimum of \$100 Capital Shares as of April 4th 2016. Don't miss out on the benefits of being a member in good standing! Golf days, bus trips, TFSA rates of 3yrs @ 3.15% Call 416-238-5606 for more information.

TECU Eco-Tip

Each year there are 500 billion plastic bags used worldwide. They are not biodegradable, and are making their way into our oceans, and subsequently, the food chain. Stronger, reusable bags are an inexpensive and readily available option. Why not try to remember to bring your reusable bag whenever you shop?



Get to know us!

Diane Kocet AMP A.C.U.I.C, B.A.

Chief Executive Officer

Dahlia Billingsley A.C.U.I.C, AMP

Operations Manager / Compliance, Member Experience & Security Officer

Mark McDonald AMP F.C.U.I.C.

Financial Services Manager / Technical Support, Health & Safety Representative

Malgorzata (Gosha) Kosakowska
CGA

Finance and Risk Officer

Nicole Lake F.C.U.I.C.

Marketing Operations / Member Relations Coordinator/
Privacy and Anti-Spam Officer

Beth Wallace F.C.U.I.C.

Clearing and Payroll Administration Officer

Charmaine Coy AMP, F.C.U.I.C.

Financial Services Officer

Cori Andrade

Financial Services Administrator

Diana Donohue

Account Services Representative

Sarasvati (Sara) M. Maharajh

Wealth and Estate Services Coordinator, Deputy Privacy Officer

Kokilan Maheswaran

Financial Services Coordinator, Deputy Compliance Officer

Janine Tripodi

Accounting Administration Representative, Member Services Officer

Lori Maurier

Member Services Representative (Volunteer)

