



The Energy Connector

Issue #71


Interac Flash Debit Cards

As of October 4th 2016, new cards issued by The Energy Credit Union come with *Interac* Flash capability. As your debit card expiry date nears, you will receive a new card with the ability to "tap and pay" for small purchases, without having to insert your card or enter your Personal Identification Number (PIN). If your expiry date is further in the future and you would like to take advantage of this free and convenient service, please contact the CU to order your contactless Flash card. Members who do not want the contactless Flash service on their card are free to opt out by letting the CU know in writing that they are choosing to opt out. Please note that due to the extensive administration required to have the contactless feature removed from your contactless card, opting out of this service there will result in a per-card fee.

Benefits of *Interac* Flash

- Speed and convenience of moving through the purchase transaction
- Ideal for small purchases
- Not having to enter your confidential PIN where others could see it
- Your card never leaves your hand

Using Your Card to Pay

First, the store's point-of-sale terminal must accept this form of contactless payment. Look for the contactless logo  on the device screen or simply ask the business if they accept *Interac* Flash. Then follow these steps:

- Tap your card against the terminal's screen, or hold it no more than 4 cm away.
- A beep and/or an approved message on the screen will indicate that your transaction has been completed.
- The purchase will automatically be deducted from your primary account.

Security Measures Implemented with *Interac* Flash

- The contactless feature can't be used for more than \$200 in purchases in a row. Once that limit is reached, your PIN must be used. This resets your limit, and you can again use *Interac* Flash for your purchases.
- A limit is placed on how large a purchase can be made at any one time. - up to \$100
- From time to time, a point-of-sale terminal will randomly disallow the use of contactless method for the transaction, and prompt you to insert the card and PIN. This ensures that the rightful card owner is using the card. the con-
enter your
- *Interac* Flash uses secure chip processing and a secure RF smartcard technology with exclusive functionality and security. Each transaction is unique and encrypted, thus unable to be copied. No personal information is ever sent in a transaction, only an encrypted payment code to complete your transaction. technol-
and en-
- Additional information on security and the *Interac* Zero Liability policy can be found on the [Interac website](#).
- If you would like to opt out of the contactless service at any time by letting the CU know about your request in writing.



Head Office

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Service Centre

(Restricted Access)

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Gerdau Branch

(Restricted Access)

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Southlake Branch

(in Medical Arts Building 5th floor at 581 Davis Dr.)

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Telephone Teller

Local: 416-465-8251
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Member Security:

security@theenergycu.com

www.theenergycu.com

www.urbanvault.com

TECU Eco-Tips — Replace Disposables: Wherever possible, replace disposable products with reusable ones (i.e., razor, food storage, batteries, ink cartridges (buy refill ink), coffee filters, furnace or air conditioner filters, etc.).

Excerpts from <http://www.globalstewards.org/ecotips.htm>

To: The Energy Credit Union

Thank you so much for sponsoring me to go to CYL Camp. The experience meant a lot to me. I learned valuable leadership skills and co-operative skills. I learned a lot about credit unions and co-ops. I think this experience has made me a better person.

I'm happy that our credit union supports young leaders and overjoyed at the opportunity I have been given. I will use it to help my community.



Thank you.

Paisley Sears

2016 recipient of the CYL Young Leaders Camp sponsorship.

“Wealth consists not in having great possessions, but in having few Wants.” Epictetus



Get to know us!

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

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Clearing and Payroll Administration Officer

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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

Louis Christidis

Sales and Communication Officer

Lori Maurier

Member Services Representative (Volunteer)

