



The Energy Connector

Issue #21

Making CHIP technology work for you!

Now that you all should have received your new Energy CU Chip enabled ATM card, it might be a good idea to review the safety tips recommended by the Interac Association. Following these tips can help protect you from fraudsters.

- If you have a chip card, insert the card first. If the point-of-sale device is not chip capable it will prompt you to swipe your card. Avoiding an unnecessary swipe of the card will reduce the potential of your card information being skimmed.
- Use your hand or body to shield your PIN during every transaction conducted at an Automated Banking Machine (ABM) or at the checkout.
- Keep an eye on your debit card when conducting a transaction at the checkout. Did you also know that by requesting cash back at certain stores you can avoid fees and get access to cash at the same time?
- Check your banking statements regularly either free online or using the paper version (if you still request that it is mailed out to you), and contact your financial institution immediately if you detect any unusual activity, for example, purchases you did not make or missing charges. A great service you can sign up for at the Energy CU is email transaction alerts. With this free service, an email gets sent directly to your inbox whenever a transaction occurs on your account. You can personalize the parameters for the emails you receive so your inbox won't be swamped depending on your account activity. As always, you can cancel or adjust the parameters at anytime.
- Notify your financial institution immediately, if your debit card is lost, stolen or retained by an ABM. During business hours please call us at 416-542-2522 for a lost or stolen ATM card, if you are calling after business hours please call 1-877-764-3693 to cancel your ATM card. For a lost or stolen CU MasterCard please call CUETs at 1-800-561-7849.
- Memorize your PIN - only you should know it. If you suspect that someone knows your PIN, even a friend or family member, change it immediately. You can do this in branch or at many ATMs connected on the Ficanex network. Please visit our website at www.theenergycu.com to find the appropriate ATM closest to you, or give our offices a call if you are unable to access this information online. Our staff can assist you by finding an ATM near your home or office. If you have forgotten your PIN, you may come into our offices to re-pin your card or we can order you a replacement ATM card. Please keep in mind that a replacement card order can take up to 10 business days to be processed and then mailed to your home. The new PIN will arrive in a separate envelope.
- Select a unique PIN. Never use obvious information, such as, your telephone number, date of birth, address or Social Insurance Number. These are numbers often stored in the same place as your debit card enabling criminals to easily guess your PIN.
- When using an ABM, if you suspect anything unusual do not use the machine and report it to the financial institution immediately.
- Remember to take your card when the transaction is complete.
- Be alert. If someone is watching you or makes you feel uncomfortable, cancel the transaction and use a different machine.



Following these tips can protect you and your hard earned money! If you have any questions please call our staff at 416-542-2522. Remember to call and have your new cards activated if you haven't done so already!



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**New Energy CU
online survey!**

Simply click on the link to have your chance at winning a \$75.00 Bon Appétit gift card. The Survey will run from Sept. 4 2012 – Dec. 13, 2012. Odds of winning depend on the number of entries received.

TECU is offering an **amazing 3.15%APR** on our Tax Free Savings Accounts! **Have you topped off your TFSA?**

Tecu Eco-tip Fix Leaks Promptly! It is estimated that 13.7% of household water is wasted by leaks. Check your water meter when no one is using water in the house. If it's moving there's a leak. A running toilet can waste 2 gallons a minute. Check by adding food coloring to the tank without flushing. After 10 minutes, look for leaks indicated by color in the bowl. This is most likely a worn flapper valve that can easily be replaced.

Excerpt from: <http://globalstewards.org/ecotips.htm>



Autumn Essentials Loan Special



Available at **Prime + 3.99%*** Limited time only!

*Annual percentage rates. Cannot be combined with any other specials, new money only. This rate is variable and is subject to change without notice. Membership Required. PPSA Fees & other exclusions may apply. Variable loan rate based on prime rate of 3.00%+3.99%.

Get to know us



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