



The Energy Connector

Issue #24

*Wishing you
Happy Holidays
and a New Year
filled with
prosperity and
success!*



The Energy Credit Union RRSP Line of Credit

Beat the rush!
Call us today at
416-542-2522.
Available at **Prime***
Limited time only!

*Annual percentage rates. Cannot be combined with any other specials. 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%+0%.

Notice to all members!

With the new year comes housekeeping and at the Energy Credit Union, we are getting in tip top shape for 2013! The status of all Energy Credit Union accounts will be audited in the new year, so as a courtesy to all members we'd like to remind you of the participation levels needed to qualify for free transactions. Membership is rewarded and the more you do with us, the more you are rewarded! TECU offers all our members the advantages of no per cheque fee, free unlimited automated fund transfers and EFTs, as well as free direct deposit. All of this without the usual minimum balance required or any monthly fees or service charges. To qualify as a Preferred member and benefit from extra freebies, you must have a total dollar participation (Loan or Deposits) of \$10,000. To qualify as an Infinite member and receive the most possible freebies, you must have a total dollar participation (Loan or Deposits) of \$25,000. If you want to know the status of your account or have any questions about qualifying for a specific membership package, please visit our website at www.theenergycu.com or give our offices a call at 416-542-2522! Make sure you have the package that suits your needs best!

TECU Eco Tip

Reduce your carbon footprint! Leaving your car at home twice a week can cut greenhouse gas emissions by 1,600 pounds per year. Save up errands and shopping trips so you need to drive fewer times, you'll reduce air pollution and traffic congestion - and save money.

<http://www.epa.gov/earthday/tips.htm>



All TECU members who call The Personal Home and Auto Insurance for a quote between January 14, 2013 & March 31, 2013 will receive a \$25 gas card courtesy of The Personal! **Don't miss out on this great offer!**

Please call 1-888-476-8737

Do all the good you can.
By all the means you can.
In all the ways you can.
In all the places you can.
At all the times you can.
To all the people you can.
As long as ever you can.
-John Wesley

Head Office

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Toronto, Ontario M1M 3N7
Fax 416-542-2631

Gerdau Branch

(Restricted Access)
1801 Hopkins Street South
Whitby, Ontario L1N 5T1
FAX: 905-668-2807

Southlake Branch (in Medical Arts

Building at 581 Davis Drive)
596 Davis Drive
Newmarket, Ontario L3Y 2P9
Fax: 905-953-5490

Transportation Branch

1070 Botanical Drive 2nd Floor
Burlington ON L7T1V2
Fax: 289-337-1860

Phone:

Local: 416-542-2522
Gerdau: 905-668-8811 ext 2329
Southlake: 905-895-4521 ext 2503
Transportation: 289-337-1850
Toll Free: 1-888-942-2522

E-mail:

mail@theenergycu.com

Telephone Teller

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

Member Security:

security@theenergycu.com

www.theenergycu.com
www.urbanvault.com

Protect yourself!



The Holiday season is here again and whether you are shopping for gifts or post holiday deals, the FBI is reminding shoppers to be aware of cyber criminals and their aggressive and creative ways to steal money and personal information. A good way to protect yourself against fraud will be to avoid the traps laid by these criminals.

Some of the techniques used to fool potential victims, include: fraudulent auction sales; re-shipping merchandise purchased with a stolen credit card; sale of fraudulent or stolen gift cards through auction sites at discounted prices; phishing e-mails advertising brand name merchandise for bargain prices; and e-mails

promoting the sale of merchandise that ends up being a counterfeit product. Listed below is an explanation of some of these methods of fraud:

Fraudulent Classified Ads or Auction Sales

Internet criminals post classified ads or auctions for products they do not have. If you receive an auction product from a merchant or retail store, rather than directly from the auction seller, the item may have been purchased with someone else's stolen credit card number.

Gift Card Scam

The safest way to purchase gift cards is directly from the merchant or authorized retailer. If a merchant discovers a card was obtained fraudulently, the merchant will deactivate the gift card number, and it will not be honored.

Phishing and Social Networking

Be leery of e-mails or text messages you receive indicating a problem or asking a question regarding your financial accounts. In this scam, you are directed to follow a link or asked to call the number provided in the message to update your account or correct the problem. The link actually directs you to a fraudulent website or message that appears legitimate; however, any personal information you provide, such as account number or Personal Identification Number (PIN), may be used to commit fraud.

If you are looking more information about fraud and how to protect yourself please visit our website at www.theenergycu.com and educate yourself with the various ways these scammers will try to separate you from your hard earned money.

Excerpts from Payments-Network Services Communiqué - December 2012

Get to know us

Diane Kocet AMP, A.C.U.I.C, B.A. Chief Executive Officer

Dahlia Da Costa AMP Operations Manager/ Compliance, Complaints and Security Officer

Beth Wallace Wealth and Estate Services Coordinator

Nicole Lake F.C.U.I.C. Marketing Operations and Member Relations Coordinator/ Privacy Officer/ Newsletter Editor

Mark McDonald AMP, F.C.U.I.C. Financial Services Manager/Technical Support, Health and Safety Representative

Liana Crimi Member Service Officer/ Clearing Administrator

Charmaine Coy AMP Financial Services Administrator/Deputy Privacy Officer

Gosha Kosakowska CGA Finance and Risk Officer

Madura Sivapatham B.A. Accounting Administration Representative/Member Service, Deputy Compliance Officer

Martin Grubb Member Service Representative (Volunteer)

Cori Andrade Branch Manager 1

Ross Holland Consultant

James Clairmont Consultant

Georgia Bailey Consultant

Diana Donohue Member Service Representative

