



# The Energy Connector

Issue #25

Always give  
without  
remembering and  
always receive  
without forgetting.  
- Brian Tracey

## TECU Eco Tip

Snow building up in wheel wells and under bumpers adds weight and rubs against tires, further increasing rolling resistance.



Snow piled on top of the vehicle increases aerodynamic drag and vehicle weight. For safety as well as fuel efficiency, clear snow off your vehicle before you drive away.

Excerpts from <https://www.ec.gc.ca/education/default.asp?lang=En&n=D5E36FE8-1>

## The Energy Credit Union RRSP/TFSA Line of Credit

**Beat the rush!**  
**RRSP contribution deadline**  
**is 1 March, 2013**

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%.



thePersonal

Home and Auto Group Insurance

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!**

Conditions apply.

**Please call 1-888-476-8737**

## Increase your TECU account security for free!

Scam artists are becoming more aggressive in their efforts to steal your personal information and account access. Energy CU members will need to become just as aggressive with their efforts to stop them. Fortunately, The Energy CU has provided its members multiple free options to increase member security. You don't have to fight the scammers alone!

- Some of the best ways members can protect themselves is by being aware. Be aware of your surroundings at all times.
- NEVER tell ANYONE your PIN. It will never need to be disclosed to anyone for verification or any other purpose. Your PIN is the key to access your account, keep it secure!
- Cover your hand when entering your PIN and make sure you examine the ATM or card terminal that you are about to insert your card into. If something looks off, it probably is! Find another trusted machine to use for a withdrawal.
- Be sure to sign up for CyberBanker so you can monitor your account 24/7. We have increased authentication which is a double layer of security for you. When logging in to the Cyberbanker make sure you recognize your security picture and phrase. If something seems off (or you aren't asked your personal secret question), don't enter your PIN. Please call us during business hours to get your account access restored securely.
- You can also sign up for email alerts. This way your inbox gets a message each time your account has activity. You can set the parameters to something suitable for you and you can adjust them at any time if you find you are getting too many alerts or notifications.
- There are also resources on our website to help you identify fraud tactics and keep you in the know about the latest scams. Please visit our website at [www.theenergycu.com](http://www.theenergycu.com)

At TECU we care about our members and their security. If you receive a suspicious email or a pop-up window asking you to verify or submit confidential or personal information such as your account number, PIN, password do not respond and do not click on any of the links provided. Please contact us immediately at 416-542-2522 and forward any suspicious emails to us at [security@theenergycu.com](mailto:security@theenergycu.com).

If you see some suspicious transactions on your credit union account here is what you can do:

**During Business** hours notify us immediately we can guide you through the process of protecting yourself and restoring your account.

**After business hours** please call the 1-877-764-3693 to cancel your card and notify us right away so we can make sure you have access restored for you as soon as possible.

#### Head Office

14 Carlton Street  
Toronto, Ontario M5B 1K5  
Fax 416-542-2735

#### Service Centre

500 Commissioners Street  
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](http://www.theenergycu.com)  
[www.urbanvault.com](http://www.urbanvault.com)

## Phasing out the penny

As you may already know, the Royal Canadian Mint will cease the distribution of pennies to financial institutions on February 4, 2013. On this date, businesses will be encouraged to begin rounding cash transactions in a fair and transparent manner. As financial institutions will no longer be receiving pennies from the Mint, they may not distribute pennies to consumers and businesses after February 4, 2013. The penny will retain its value though, that means consumers can use pennies for cash transactions with businesses that choose to accept them, indefinitely.



A rounding guideline that has been adopted in other countries, and that will be adopted by the federal government for cash transactions with the Canadian public, is: As pennies exit circulation, **cash payments or transactions only** will need to be rounded, either up or down, to the nearest five-cent increment. Only cash transactions require rounding. Cheques and transactions using electronic payments—debit, credit and payments cards—do not need to be rounded, because they can be settled electronically to the exact amount. For any cash payment, only the final amount (or equivalently, the change owed) should be subject to rounding. Individual items, as well as any duties, fees or taxes, should be tabulated in their exact amount prior to rounding.

Before you start rolling those pennies to return to the Bank of Canada, you might want to check out the value of your old coins. There are websites like [www.coinsandcanada.com](http://www.coinsandcanada.com) that can help you see if you have been sitting on a fortune! Your public library can help you find out the values of coins as well. If you have questions about the phasing out of the Canadian penny you can visit the Royal Canadian Mint online at [www.mint.ca](http://www.mint.ca) or you can give our offices a call at 416-542-2522 and we can help answer any questions you may have.

Excerpts from <http://www.mint.ca/store/mint/learn/phasing-out-the-penny-6900002#.UQIHxB1JNBk>

## 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

