

the TEUCU connector



toronto
electrical
utilities
credit union

December 2007

See the TEUCU connector in living colour!



We here at TEUCU would like you to be aware that due to the rising cost of ink, and the availability of free E-Statements, the TEUCU Connector will now be available in black and white only with our mail-out statements. If you would like to view our newsletter in all of its colourful glory, please visit us online at www.teucu.com. This will help us continue providing free products and services for our members. You can also view our newsletter archive. Here you can browse through information about TEUCU and its products and

services. You can find tips on how TEUCU helps you save your hard earned money as well as important information on how we can help you protect it! If you have any questions about viewing the TEUCU Connector online please call our offices at 416-542-2522.

Credit Union POP Quiz!

Q If I leave my current job or retire do I have to close my TEUCU account?

A Unless you choose to close your account, once you join for life. If you stick with us, we'll stick with you!

Q Will my Credit Union return profits to its members?

A We return value to our members (and only our members) in the form of free products and services, loan interest rebates and deposit interest bonuses.

Q Are Board members of a Credit Union paid for their service, just like at a bank?

A Board members are regular members just like you and they do not get paid to serve. They've chosen to volunteer their time to establish the policy and direction of the credit union while at the same time ensuring that we continue to operate in a safe and prudent manner.

Q Did TEUCU really become incorporated in 1941?

A TEUCU prospered and grew, and now boasts a membership of over 2500 with assets in excess of \$24 million and the best reserves of any credit union in Ontario.

Q Are Credit Unions and Banks the same?

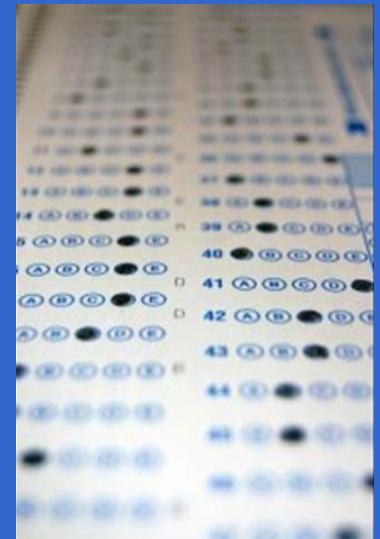
A Credit Unions and banks are NOT the same. Although we have a lot of the same services our philosophies are different. We exist to serve our members/owners.

Q As a member, is it true that I am an owner of the credit union?

A All members of the credit union are member/owners. Credit unions are a true co-operatives.

How did you do?

Hopefully you scored well and had some fun learning a little bit about TEUCU and credit unions in general. If you would like to learn more about your credit union please visit our website at www.teucu.com.



Why should you choose E-statements?

E-Statements are a great way for our members to access their accounts in a quick and easy manner. When you sign up for your E-Statements, you have your monthly and quarterly statements at your fingertips, any time night or day. You will never have to search around to find last weeks mail or a statement from last summer to see if that check for your grandson's birthday was cashed. This free service allows you to view your cheque images online as well. You can easily print copies for your own records if you prefer to have the old-fashioned paper statement. Having E-Statements will also allow you to slow down the mountain of paper that comes through your mailbox and into your home. You won't have to dig yourself out of piles of paper any longer. Keep in mind that the earth will thank you for doing your bit to help conserve paper and save trees! The less paper mail you receive means less clutter for you and more trees for everyone!

E-Statements are an easy way to help you keep your personal information just that...personal. You won't have to worry about your mail being intercepted or stolen by identity thieves. You won't have to shred your documents to keep them from prying eyes. A good way to keep track of your account is to monitor it online at least once a week. And while you are at it, don't forget to sign up for email alerts. (Another free service TEUCU provides). With this service an email notification is sent to your inbox to notify you of a variety of transactions. You can choose to have alerts sent for ATM/POS transactions or transaction over a specific dollar amount. This way you can also get useful information from TEUCU from time to time. Call our offices at 416-542-2522 or stop in to either of our two locations 14 Carlton Street or 500 Commissioners to sign up for these FREE services today!



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Where are they now?

Some of the members have asked what our previous manager, Peter Watson, is up to these days. We were curious too, so we asked him.

In addition to travelling and monitoring the stock market, Peter has launched himself as an author, publishing two books so far and working on a third. He says he was not happy with the editing on the first book, but is comfortable with the second, called *With Such A Wistful Eye*. It is available through Barnes and Noble and Amazon in North America, and Foyles in Europe.

Peter is moving in the New Year to Hamilton but assures us he will be keeping his account at the credit union. He asks to be remembered to all the members and says they were the best people he ever worked for.

Staff

Diane Kocet

A.C.U.I.C., B.A., AMP
General Manager

Dahlia DaCosta

AMP, Operations Supervisor/
Compliance Officer

Sharon Joseph

Deposit Portfolio Officer/
Privacy Officer

Beth Wallace

Banking Support Service
Representative/
Deputy Privacy Officer

Nicole Rowe

Member Relations/
Marketing Operations Coordinator

Mark McDonald

F.C.U.I.C., Loan Officer/
Technical Support

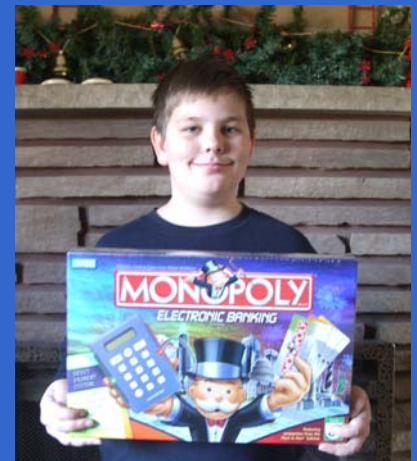
Aronel Pia Martinez

MSR—Co-op Student

Vijitha Vilvarajah

MSR— Co-op Student

TEUCU WINNER!



Congratulations Bradley Wood, winner of an Electronic Monopoly game. Bradley's ballot was drawn from the many ballots received at the Toronto Hydro Children's Santa Party.