



The Energy Connector

Issue #12

Gift Cards - be in the know

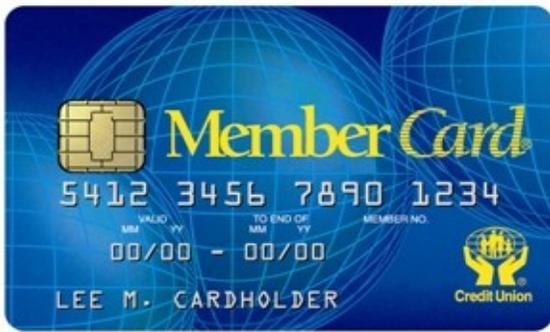
Especially during the holiday season, gift cards are the go-to gift of choice. They are small, and convenient and they allow the recipient to choose their own gift. The Energy CU would like to encourage members be smart, informed consumers when choosing to purchase gift cards. Here are some basic guidelines to keep yourself protected. Be sure to use your gift cards promptly. It's easy for them to be lost, stolen or forgotten. Remember, gift cards are as good as cash. Ontario gift cards retain their dollar value until consumers have used it up and as long as the card issuer remains in business. So, buy from a reputable and financially sound retailer and keep them in a safe place with your original receipt as a guarantee of the value of the card. Moreover, always read and understand the terms and conditions of each gift card before you buy. Retailers must not charge consumers the Harmonized Sales Tax (HST) when selling gift cards. HST only applies on goods or services when purchased using the gift card as a payment option. You cannot be charged an inactivity fee or a fee to reactivate your gift card, however, fees can be charged for shopping mall gift cards and others that are redeemable at more than one unaffiliated store. Gift certificates bought for specific goods or services like spa packages or lessons can have expiry dates and fees. If you have received a gift card from the credit union recently there are a couple things we'd like to bring to your attention. Firstly, you can call the 1-800 number on the back of the card to find out your balance. Secondly you can register your card online and this will protect your balance if the card is ever lost or stolen. Remember, keep yourself informed and protected!

Don't ask yourself what the world needs. Ask yourself what makes you come alive, and go do that, because what the world needs is people who have come alive.-
Howard Thurman

The Energy CU Limited strives to maintain a personal connection with all of our members. Please tell us what we have done for you! You can explain how staff have gone above and beyond or how the compassion of the credit union has made your life or your family's life easier, add your testimonial online on our homepage today!

Eco-Tips - When cleaning areas that need disinfecting (toilet seats, areas where you handle meat, etc.): Fill a spray bottle with hydrogen peroxide, either from the pharmacy aisle or "green" oxygen bleach. Spray, wait 10 minutes, and then spray with vinegar and wipe with a clean cloth. Hydrogen peroxide packs a powerful disinfectant punch, and it works even better when followed by vinegar.

<http://www.ene.gov.on.ca/environment/en/residents/tips/index.htm?categoryId=3>



Don't forget to activate those new chip cards! Please call our offices at 416-542-2522.



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www.urbanvault.com



Foreign Drafts Available

In addition to the popular forms of currency (USD, GBP, EUR) we can offer Draft Cheques in more exotic currencies as well. For more information please contact our offices at 416-542-2522.

WESTERN UNION

Energy CU members can send funds from person to person through Western Union. If you frequently send money with Western Union, enroll in the Preferred Customer Plus program and reward yourself. As a PCP member you can send money more quickly, often without filling out forms. You also could be eligible for discounts on transactions. Contact us for more details at 416-542-2522.

Get to know us

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