

the TEUCU connector

March 2010



WE CHECKED, THERES NO SUCH THING AS A CYBER MONSTER.

So what are you still afraid of when it comes to online banking?

Online banking is a revolution in banking. You can access your money from anywhere in the world at anytime. No lines, No travelling. Your money is literally at you finger tips. Still many people are afraid of online banking.

The question we ask you is:
why wouldn't you want to make your life easier?

TEUCU offers 'Cyber Banker' to all of our members as a *free* service. It takes less than 5 minutes to activate your account. If you have an active bank account with the credit union and access to the Internet then 'Cyber Banker' is for you. The only hard part about all of this thinking is finding a clever username! And for those of you who are cyber warriors already, did you make your username too clever for even you to remember? No problem, it can easily be reset along with the password. If you are unsatisfied with 'Cyber Banker' (which we doubt you will be) it can be deactivated.

Still unsure about the idea of Internet banking? Let us relieve your fears. TEUCU is now offering **online banking tutorials** at both its service center (500 Commissioners) and head office (14 Carlton) locations. The 15 minute sessions will give you a better understanding of how online banking works, and give you peace of mind about your money. Space is limited so don't delay and call today. For those of you in other locations, give us a call and we will be more than happy to make alternative arrangements with you!

Come in and see us at one of our locations or call 416-542-2522 for more information.

After you have tried it you'll be proud to say you're not afraid of the cyber monster anymore!

TFSA HOLDERS—IMPORTANT NOTICE

It has recently come to our attention that due to administrative complications between Concentra Financial (our TFSA Trustee) and Canada Revenue Agency (CRA), there may be possible inaccuracies in the Notices of Assessment that you will receive if you made a contribution to your credit union TFSA. Although this reporting issue will be corrected by approximately mid-April, we recommend that you check your updated corrections sent to you by Canada Revenue Agency in July or August to ensure that it accurately reflects your contributions and/or withdrawals. As a reminder, the 2010 TFSA Contribution Limit is \$5,000.00. Your maximum 2010 TFSA Contribution Room is \$5,000.00 plus unused 2009 TFSA Contribution Room plus 2009 TFSA withdrawals minus 2009 over-contributions.

Please note that these issues are isolated to reporting only and in no way affect your deposit with us!
Should you have any questions regarding this notice or how you can take advantage of saving tax free, please do not hesitate to contact our office.

TIPS TO AVOID CARD SKIMMING

Card skimming can happen to anyone. You can reduce your risk by being aware of your surroundings and following these tips:



- Treat your ATM and credit cards like CASH. don't leave them lying around, keep them in a secure place like a wallet or purse when not in use.
- Never give out your PIN! - no matter how well you know someone.
- Be careful when using the "Pay At The Pump" option at gas stations. Often times the PIN pad is out of sight from the gas attendant and can be easily tampered with.
- Ask your credit card company to notify you anytime a new card is being issued in your name.
- Monitor all bank accounts for suspicious transactions.
- Shred ALL important financial information before discarding.

Most importantly be aware of your surroundings; if the establishment looks sketchy it probably is!

IMPORTANT NUMBERS for Toronto Hydro Retirees

- **Death of a retiree**

Human Resources 416-542-2963

(they will notify OMERS, MEA and Canada Life on your behalf. If the retiree has private life insurance the company must still be notified regarding the death)

- **Address Change/ Personal Matters**

Paula Olthuis 416-542-2853

- **Medical benefits**

Manulife Financial 1-800-268-6195

- **Serious Illness**

John Dolby 416-750-7380

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1-866-222-0630

www.teucu.com

www.urbanvault.ca



TEUCU Golf Day August 16th 2010 Lakeridge Links Golf Club

Come and join us for a day of fun and relaxation as TEUCU holds its 16th annual Golf Day. There are prizes to be won and hole-in-ones to be sunk!

Ultimate / Executive Members: \$45

Standard Members: \$85

(unfortunately due to the implementation of the HST tax, the price has been raised \$5 from last year)

Stay tuned for more details!

6 quick & simple WAYS TO DE-STRESS

1. **Take a walk**—even if its just around the office, sometimes that's all you need to clear your mind.
2. **Take a few deep breaths and close your eyes**—slowing your breathing down will automatically relax you.
3. **Listen to the radio**—hearing a good song will put you in an upbeat mood and better able to deal with your tasks at hand.
4. **distract yourself!** - sounds silly but even just browsing the Internet (providing you're not at work of course!) for a few minutes will take your mind off what's stressing you out.
5. **Treat yourself**— even if its buying yourself a treat at lunch you deserve a little time to relax and enjoy simple things.
6. **Have a goal set**—it may be as simple as having a certain task complete by the end of the day.



Between the ages of 14-18 and looking for the opportunity for personal growth?

TEUCU WILL SEND YOU TO SUMMER CAMP!

We are looking to sponsor a young person to attend the

Co-Operative Youth Leadership Camp

This summer and it could be you! Visit our website today and click on "Our Imprint" on the right-hand side for more information!

Registration is open,
Apply today!

GET TO KNOW T.E.U.C.U

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Compliance Officer
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