

the TEUCU connector

October 2008



Some online merchants are now trying to reduce the risk of fraudulent credit card transactions by creating an additional verification called Secure Code. TEUCU members that have a Credit Union MasterCard and make purchases online will need to set-up a secure code through the following website www.securecode.com/cumastercard. Once registered, they will create their own securecode (minimum 6 characters), which they will input online when making a purchase. Please keep in mind, this is only for those merchants online that have added this extra level of protection. If you have any questions please call MasterCard at 1-800-561-7849.

Your credit union – shelter from the financial storm

Every day, new headlines broadcast the latest financial furor south of the border. While financial markets falter, Canada's credit union system remains strong and calm, protected by well designed lending policies and sound regulatory structures. And although Canada's economic outlook has dimmed, credit union members can rest assured their money is safe and their credit union is secure.

In Ontario alone, the credit union system saw assets grow to almost \$19 billion and deposit levels rise to over \$16 billion by the end of 2007. As well, the majority of our deposits come from local credit union members – not global capital markets – so our deposit base remains stable relative to other financial institutions in Canada, the U.S. and elsewhere.

Your credit union is committed to upholding and strengthening key policies that protect our members as the market swings and sways. We are also continuing to make prudent loans to our members where we live, work and serve, helping keep our loan delinquency rates exceptionally low while supporting strong communities. As well, we're maintaining high levels of capital reserves and liquidity, ensuring funds are available to meet our obligations to you, our depositors, at any time, including during periods of financial market upheaval.

The Deposit Insurance Corporation of Ontario (DICO) provides deposit protection for all eligible deposits held at Ontario credit unions. Deposit insurance is part of a comprehensive protection program in all Ontario credit unions. For more information, visit the Deposit Insurance Corporation of Ontario website at www.dico.com.

For specific information about your account at the credit union, please do not hesitate to contact us at 416-542-2522.



Blend and Descend Loan Special

Lower your monthly payments with the Blend and Descend Loan Special at Prime Plus 3.5%! Some conditions apply. Please call our loan department at 416-542-2522 for more information!

Staff

Diane Kocet

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

Dahlia DaCosta

AMP, Operations Supervisor/
Compliance Officer

Beth Wallace

Banking Support Service
Representative/
Deputy Compliance Officer

Nicole Lake

F.C.U.I.C., Member Relations/
Marketing Operations Coordinator/
Privacy Officer

Mark McDonald

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

Liana Crimi

Member Service Representative
Deputy Privacy Officer

Pia Aronel

MSR - Co-op Student

Aneliza Peniero

MSR-Co-Op Student

Pamela Valdes

MSR Co-Op Student

Head Office

14 Carlton Street
Toronto, Ontario
M5B 1K5

Service Centre

500 Commissioners Street
Toronto, Ontario
M1M 3N7

Phone: 416-542-2522

Fax H/O 416-542-2735

Fax S/C 416-542-2631

E-mail:

teucu@teucu.com

Member Security:

security@teucu.com

Telephone Teller:

416-465-8251

Toll Free:

1-866-222-0630

www.teucu.com

www.urbanvault.ca

Toronto Hydro Stars:

The Canadian Electric Power Hockey Tournament Champions!

Congratulations to the Toronto Hydro Stars Hockey Team for their exceptional results at this year's hockey tournament. The Stars overcame a 4-1 deficit with less than 8 minutes remaining, to tie the championship game with only 27 seconds on the clock. The game was won in a shootout (after a 10 minute sudden-death overtime) with John Reilly scoring the winner. The 23rd Annual Canadian Electric Power Hockey Tournament was held this year in Saskatoon and hosted by SaskPower. Sixteen teams from various provinces came to play at the Harold Latrace Arena in Saskatoon, Saskatchewan, October 17-19. After the game, the team and executive voted on the following awards: Tournament MVP: David Cinelli, Bill Gayle Award - Sportsmanship: Bill McConnell (*TEUCU Sponsored), Bob Coyle Award - Defensive: Shayne Kanyo, June Cranswick Award - Dedication & Perseverance: Paul Bergman. The Toronto Hydro Stars consist of: Ross Barber (Goalie), Paul Bergman, Lee Boddy, Michael Carson, Ryan Cassidy, Brent Chandler, David Cinelli (Goalie), JS Couillard, Ian Edney, Jay Gorecki, Shayne Kanyo, Rich Lang, Carl Leddy, Tim MacCallum, Darren Mason, Bill McConnell (Goalie), Brad Naylor, John Reilly, David Zelasko. Stars' Executive: Corporate Sponsor - Blair Peberdy (did not travel), Greg Aletto, Art Bevis, Jim Cranswick, June Cranswick, Brian Doherty (did not travel), David Fujita.



TEUCU Eco-Tip - Avoid Trash: Avoid creating trash wherever possible: when ordering food, avoid receiving any unnecessary plastic utensils, straws, etc. (ask in advance), buy ice cream in a cone instead of a cup, don't accept "free" promotional products, buy products with the least amount of packaging, etc. Every little bit of trash avoided does make a difference!

Excerpts from ...<http://www.globalstewards.org/ecotips.htm>

The wisest mind has
something yet
to learn.
-George Santayana

