



The Energy Connector

Issue #39

Automate your savings at the CU

Make your savings grow automatically! The Energy CU has 3 Free services that can help you get your nest egg growing!

Automate funds directly to a savings account straight from your pay, you likely won't even miss it! We offer payroll deduction, auto transfers and direct deposit. Call us to find out which one will work best for you. A small deposit on a regular basis to a TFSA can add up quickly and help you save for the big ticket item. We are offering an unbeatable rate of 3.15% on our Tax Free Savings Accounts.

Most utilities and businesses now allow you to set up automatic payments or Electronic Funds Transfers. First of all, automatic payments ensure that you pay your bills on time, saving you from late fees and possible dings to your credit. If you do begin paying automatically, just make sure to check your billing statements regularly to ensure there aren't any mistakes and you're not being charged for services you aren't using. At the Energy CU this product is free for you!

What if you could make yourself save a little bit every time you make a purchase? Our Flip and Save accounts do just that. Every time you use your ATM/Debit card, we can automatically round up your purchase to the nearest \$1, \$5 or \$10. This will automatically be deposited into a special account earning 3.15%.

To make sure you are set up for any of these free services please contact our offices at 416-542-2522.

TECU ECO TIP

Install and use a programmable thermostat. For every 1° C you lower your thermostat, you can save 2% on your heating bill. A reduction of 3° C at night and when you are away during the day provides optimal savings and can reduce your greenhouse gas emissions by half a tonne.



<http://www.ec.gc.ca/sec-ecw/default.asp?lang=En&n=5499C60D-1>

My smartphone deposits cheques in a snap.



Deposit Anywhere™

Quickly and securely deposit cheques with your iPhone from anywhere! Just tap our app snap a picture of your cheque and press send. Visit the iTunes app store to download the app today!

Call our offices at 416-542-2522 to find out more!

It could take 2-3 Business Days for the funds to be deposited into your account. As in our existing practice with cheques deposited into an ATM, there will be a 5-day hold on all cheques deposited through this service.

The Energy CU TFSA



Top off your \$5500 TFSA contribution for 2014!

Take advantage of our unbeatable 3.15% TFSA deposit rate!

If you have any questions please contact staff at 416-542-2522.

This rate is variable and is subject to change without notice. Membership Required.

New Hours!
We're here for you!

Every Wednesday **7:30am-4:30pm**
@ 500 Commissioners

Please keep in mind that you can access your account 24/7 with our online CyberBanker www.theenergycu.com and the telephone teller 416-465-8251! Cash services are between the hours of 8:30 - 3:00.

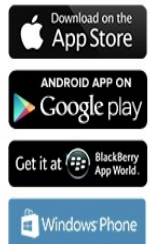


* Hours are subject to change at anytime.

Click on your Mobile App Platform to download:

DOWNLOAD THE ding free[®] ATM Locator App

Click on your Mobile App Platform to download:



Leave ATM surcharges behind. From BC to Newfoundland, credit union members have access to over 2400 surcharge free ATMs. Added up, that's a bigger ATM network than most banks. And it's all ding free! Download the app today to find deposit locations that fit your needs! Call our offices at 416-542-2522 if you have any questions.

You, yourself, as much as anybody in the entire universe, deserve your love and affection.
-Buddha



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14 Carlton Street
Toronto, Ontario M5B 1K5
Fax 416-542-2735
Phone: 416-542-2522

Service Centre
(Restricted Access)
500 Commissioners Street
Toronto, Ontario M1M 3N7
Fax 416-542-2631
Phone: 416-542-2522

Gerdau Branch
(Restricted Access)
1801 Hopkins Street South
Whitby, Ontario L1N 5T1
FAX: 905-668-2807
Phone: 416-542-2522
Gerdau: 905-668-8811 ext 2329
Toll Free: 1-888-942-2522

Southlake Branch
(in Medical Arts Building at 581 Davis Dr.)
596 Davis Drive
Newmarket, Ontario L3Y 2P9
Fax: 905-953-5490
Phone: 416-542-2522
Southlake: 905-895-4521 ext 2503
Toll Free: 1-888-942-2522

Transportation Branch
1070 Botanical Drive 2nd Floor
Burlington ON L7T 1V2
Fax: 289-337-1860
Phone: 416-542-2522
Transportation: 289-337-1850
Toll Free: 1-888-942-2522

Telephone Teller
Local: 416-465-8251
Toll Free: 1-866-222-0630

Member Security:
security@theenergycu.com

www.theenergycu.com

www.urbanvault.com

Mix & Max Insta-Loan

Get instantly approved!

Up to **\$5500** at **3%** APR*

*Annual percentage rates, terms & financing limits determined by credit history. Deposit must be held on deposit at current deposit rates at Energy CU for the duration of the loan. PPISA. Fees & other exclusions may apply. Some restrictions apply. Limited time offer. Promotional rate subject to change at any time, additional discounts do not apply. Cannot be combined with any other specials. Membership required. Variable loan rate based on prime rate of 3.00%+0%.



Need some fast cash to Mix Up or Max Out your Energy Credit Union TFSA, RRSP or Term Deposit?

If you have any questions please do not hesitate to contact our staff at 416-542-2522.

Get to know us!

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|--|---|
| Diane Kocet AMP, A.C.U.I.C., B.A. | Chief Executive Officer |
| Dahlia Da Costa AMP | Operations Manager/ Compliance, Complaints and Security Officer |
| Mark McDonald AMP, F.C.U.I.C. | Financial Services Manager/Technical Support, Health & Safety Representative |
| Gosha Kosakowska CGA | Finance and Risk Officer |
| Cori Andrade | Branch Manager 1 |
| Nicole Lake F.C.U.I.C. | Marketing Operations and Member Relations Coordinator/ Privacy Officer/ Newsletter Editor |
| Beth Wallace F.C.U.I.C. | Wealth and Estate Services Coordinator |
| Charmaine Coy AMP | Financial Services Administrator/Deputy Privacy Officer |
| Madura Sivapatham B.A. | Accounting Administration Representative/Member Service, Deputy Compliance Officer |
| Liana Crimi | Member Service Officer/ Clearing Administrator |
| Diana Donohue | Account Services Representative |
| Kerri Ann Mitchell | Member Service Officer |
| Justin Sawada | Member Service Officer |
| Martin Grubb | Member Service Representative (Volunteer) |
| Brenda Eberhardt | Member Service Representative |
| Ross Holland | Consultant |
| James Clairmont | Consultant |

