



# The Energy Connector

Issue #40

## Spring Clean your finances!

With Spring in the air, you may be itching to spring clean for a fresh start to the season. TECU would like to let you know a few ways where you can spring clean your finances to make sure you are in tiptop shape for the season.

One of the first things you can do to make sure your bank accounts are in shape would be to closely look at all your accounts and consider which transactions are really necessary. Is the gym still taking payments but you stopped going to the gym a while time ago? The magazine that you get delivered but never got a chance to read can possibly be cancelled or found online. Sometimes in an effort to "set and forget" we can cost ourselves extra dollars when we don't closely monitor our bank accounts.

Cut down on paper clutter by making sure you are signed up for e-statements. Do the same for all your household bills. While you are at it, why not review what services you currently have? Do you need so many TV channels? Can you get a cheaper internet package? Can you get a better deal on your cell phone? Can you finally cancel that newspaper? Reducing your bills by \$40 per month, put the same amount into a TFSA or RRSP, and you could have close to \$500 in one year.

While we are talking about automatic transactions take a look at your own savings. Decide on an amount to start saving. Maybe you will choose to get a head start on your RRSP contributions, or you'd like to take advantage of our wonderful TFSA rate of 3.15%. A small recurring transfer now can mean big savings over the long term. What if you could make yourself save a little bit every time you make a purchase with your debit card? Our Flip and Save accounts do just that. Every time you use your ATM/Debit card for a purchase, 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%.

Get familiar with all the products your financial institution can provide to you. Are you optimizing all we really have to offer? We have a wide variety of products and services that you may be under utilizing. Best of all most of these are absolutely free for you. Make sure you are set up for mobile text and you can get fast updates of your balances or the last few transactions in your account, via text. Complete a variety of transactions like depositing a cheque with your iPhone's camera via our mobile App on your iPhone, iPad or iPod Touch. Maybe a small change in how you use your account can qualify you for free ATM and POS transactions. If you are unsure, there is no better time than now to visit our website or give us a call. You may be pleasantly surprised that what costs you \$5-\$10 per month at your current Financial Institution, you can get for free at the Energy CU. To make sure you are ready for spring please contact our offices at 416-542-2522. We can make sure that you are getting all that the credit union has to offer.

**TECU Eco Tip-**  
Consider buying items from a second-hand store. Toys, bicycles, roller blades, and other age and size-specific items are quickly outgrown. Second hand stores often sell these items in excellent condition since they are used for such a short period of time, and will generally buy them back when you no longer need them.



<http://www.50waystohelp.com/>



## Did you know?

CMHC Premiums are rising May 1st, 2014. If you're planning to buy this spring and you have at least 5% down-payment, contact us today!



Do you know a young person who is interested in developing, learning and growing, all while enjoying a fantastic summer camp experience?

TECU is sponsoring one aspiring youth member's attendance to the Co-operative Young Leaders (CYL) Camp this summer. Some conditions apply. Application deadline is May 16, 2014. For more information or application forms please give us a call at 416-542-2522 or visit us at [www.theenergycu.com](http://www.theenergycu.com)



**thePersonal**  
Home and Auto Group Insurance

Click on your Mobile App Platform to download:

**DOWNLOAD THE ding free<sup>®</sup> ATM Locator App**

Download on the App Store

ANDROID APP ON Google play

Get it at BlackBerry App World

Windows Phone

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.

## New Hours!

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](http://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.

For members living outside of the greater Toronto area, please make sure you jot down our toll free number and avoid all those long distance charges.  
**1-888-942-2522**



Deposit  
cheques with  
a snap.



**TECUs Email Alerts!**  
Receive an email notification when transactions occur on your account! Keep track of your budget and reduce the potential for fraud! For more details please call 416-542-2522 or sign up online at [www.theenergycu.com](http://www.theenergycu.com)



Raise your words, not voice.  
It is rain that grows flowers,  
not thunder.  
-Rumi

#### Head Office

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 L7T1V2  
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](mailto:security@theenergycu.com)

[www.theenergycu.com](http://www.theenergycu.com)

[www.urbanvault.com](http://www.urbanvault.com)

## Financially Fit Loan Special 6.99%\* APR

Get your finances in shape for 2014!  
Limited time only!  
Call 416-542-2522 today!

\*Annual percentage rates, terms & financing limits determined by credit history. New money only. 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. PPSA Fees & other exclusions may apply. Variable loan rate based on prime rate of 3.00%+3.99%.



#### Get to know us!

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

