



The Energy Connector

Issue #59

MemberCard Update!

The Energy CU would like all of our members to be aware of an upcoming deadline imposed by Interac. On December 31st, 2015 all POS (Point of Sale) terminals must be EVM compliant or member POS transactions will be denied. Basically, what this means is that all retailers must be using chip technology to process any POS transactions, the magnetic stripe will no longer be available for POS transactions after December 31, 2015.

Chip technology gives the card the ability to store and process data securely and makes it extremely difficult to copy and reproduce. This processing power is used with cryptography to secure the transaction “conversation” that occurs between your debit card, the retailer’s POS terminal, and The Energy CU via the Interac Inter-Member Network. Sending the data by cryptogram ensures that the information cannot be interpreted by anyone else. Cryptography is the science of keeping confidential messages secure using mathematical algorithms with the purpose of encrypting data. It only takes seconds to process an Interac Debit transaction. During this time, a complete 12-question “conversation” happens in a 4-step security process.

Although you may have noticed that your ATM card will still have a magnetic stripe, this is to allow our cardholders to still be able to use our MemberCards in other countries, that do not use chip technology.

Another thing you may want to keep in mind is that over the next few months we have a lot of ATM/MemberCards set to expire. You will receive your new card in the mail automatically. There is no need to contact us to reorder a card if you notice yours is set to expire soon. If you have any questions about your MemberCard please contact our offices at 416-238-5606.



Notice to Energy CU Members:

Hyperwallet Systems Inc. will be discontinuing service as of Monday, February 1, 2016. If you have funds in your Hyperwallet account, please transfer them back to your Energy CU account by February 1, 2016.

If you have any questions or need assistance please contact our offices at 416-238-5606.

TECU Tech Tips

Are you using Google to it's full potential? When searching for something specific, try using quotes. When you put your search parameters in quotes, it tells the search engine to search for the whole phrase. For instance, if you search for *Kitty Cat Slippers*, the engine will search for content that contains those three words in any order. However, if you search "*Kitty Cat Slippers*", it will search for that phrase exactly as you typed it. This can help locate specific information that may be buried under other content if not sorted out correctly.

Only put off until tomorrow what you are willing to die having left undone.
- Pablo Picasso

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www.theenergycu.com
www.urbanvault.com

CyberBanker Safety for members!

For years the Energy CU has had increased authentication for our online CyberBanker. At the time, it improved the safety of our online banking environment by adding a challenge question and allowing our members to select a personalized image that displays at log in to reassure members that they are logging in to the Energy CU's actual site. This added a second layer of protection against phishing.

Phishing is a type of scam where an attacker impersonates a legitimate website in order to trick a user into providing their private credentials to the attacker. The attacker will then use those credentials to impersonate the member on the legitimate site.

As of December 5, 2015 Energy CU members will no longer see an image during the log in process from online CyberBanker.

You may wonder if you will still be protected from phishing when this update takes place. The answer is yes! When personalized images were introduced in 2007, it was considered best-in-class anti-phishing technology. Since that time, more sophisticated technologies have been built into all major web browsers. This provides users with better protection in a more intuitive way. For example, Google Chrome has built-in tools such as phishing and malware alerts that immediately and clearly alert the user when they are attempting to connect to a site that is not legitimate. This tool is more difficult for an attacker to circumvent and does not require any action from the user, resulting in a more effective solution than the personalized images currently in place.

Also, some of you may have noticed a message when logging into CyberBanker, reminding you that as of December 5th, 2015 you will no longer see the image feature. If you have any questions about our Online CyberBanker or other ways that you can protect yourself from scams please give our offices a call or visit our website at www.theenergycu.com



Get to know us!

| | |
|---|--|
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| Nicole Lake F.C.U.I.C. | Marketing Operations & Member Relations Coordinator, Privacy Officer, Anti-Spam Officer, Newsletter Editor |
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| Justin Sawada | Member Service Officer |
| Sara Maharajh | Wealth and Estate Services Coordinator/Deputy Privacy Officer |
| Kokilan Maheswaran | Financial Services Coordinator/Deputy Compliance Officer |
| Janine Tripodi | Accounting Administration Representative / Member Service Officer |
| Lori Maurier | Member Service Representative (Volunteer) |

