



# THE ENERGY CREDIT UNION



## THE ENERGY CONNECTOR Issue #78

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The financial industry is once again in the news. This time large credit unions are coming under fire. It seems employees are admitting to selling products to members that those members may not actually need. They say there is more pressure to up sell and bring in those profits. This is a sad thing for us to hear. We know how tricky this topic can be. Why? *Because we want profits. We want those profits for you!*

Profits for us means profits for you. When we make profits, you get dividends. When we make profits, you get free online banking. Free ATM/POS transactions. Subsidized golf days. Subsidized bus trips. All possible due to profits. Yes. You heard it here. We want profits. When we work efficiently and increase our profits, they go right back into the pockets of our shareholders. We also have a lot of shareholders we need to answer to, just over 4500 of them, in fact. The real difference between us and the banks is that our shareholders are very special. They are our members, they are our owners. That new hire who needs a great mortgage rate trying desperately to break into the housing market. That retiree who looks forward to our annual general meeting to have their voice heard, while catching up with old friends and co-workers. That student who just got his first part-time job and has been saving up for that car. That busy mom on the midnight shift who wants to pay her bills on her break from her smartphone. That's who our profits are for.

Our members have different wants and different needs. We try to anticipate all those needs. Some of our members are busy and on the go. They follow transactions on their account with our direct alerts, they rarely need to look at their statement. We know those members will appreciate a phone call to let them know about a new opportunity that they may have missed. Some members wait for their paper statement every month. It's for them that we put important information in our paper statements. Some members use Facebook, some members follow our blog. We try to be convenient for our members and for each member that convenience comes in a different form. In the end it all comes back to profits. Profits for our members So we can give our members what they want and need.

Our profits go to the members in a fair and equitable way. Your loyalty is rewarded. We aim for profits, but not at all costs. The member's best interests always come first at our credit union. You don't stay around for nearly 80 years by putting your members financial well being in jeopardy. You stay around for nearly 80 years by putting the best interests of your members first.

Thank you for your loyalty and we look forward to many more years of trust, loyalty and compassion with you!

## TECU 23rd Annual Golf Day (In Memory of Terry Godfrey).

Our popular, members only golf day will be held on **Monday August 14, 2017** at The “North Course” @ Deer Creek Golf & Banquet Facility! This year we are happy to announce the return of our Early Bird Contest. Please register for our 2017 golf tournament on or **before June 30<sup>th</sup> 2017** and you will be entered into a draw for a chance to win Free Admission into our 24<sup>th</sup> Annual Golf Tournament in 2018, just like last year’s winner Peggy Cheng! This special event affords us the opportunity to reward our loyal members for their continued patronage and we look forward to sharing this time with you. So, come on out and join us for a fabulous day of golf and fellowship. This year’s festivities will include Lunch, Golf, Power Cart, Prizes and a Prime Rib Dinner. Visit us online at [www.theenergycu.com](http://www.theenergycu.com) or call us at 416-238-5606.



## Cyber Security

Sensitive browsing, such as banking or shopping, should only be done on a device that belongs to you, on a network that you trust. Whether it’s a friend’s phone, a public computer, or a cafe’s free Wi-Fi—your data could be copied or stolen. Stay aware and stay safe.



<https://umbrella.cisco.com/blog/blog/2013/10/08/top-ten-important-cyber-security-tips-users/#sthash.1nSER033.dpuf>

Tell me I'm clever, Tell me I'm kind, Tell me I'm talented, Tell me I'm cute,  
Tell me I'm sensitive, Graceful and wise, Tell me I'm perfect - But tell me the truth.  
Shel Silverstein

## GET TO KNOW US!

### **Diane Kocet AMP A.C.U.I.C, B.A.**

Chief Executive Officer

### **Dahlia Billingsley A.C.U.I.C, AMP**

Operations Manager, Compliance, Member Experience & 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

### **Nicole Lake F.C.U.I.C.**

Marketing Operations & Member Relations Coordinator, Privacy Officer, Anti-Spam Officer

### **Beth Wallace F.C.U.I.C**

Clearing and Payroll Administration Officer

### **Charmaine Coy AMP, F.C.U.I.C**

Financial Services Officer

### **Diana Donohue**

Account Services Representative

### **Cori Andrade**

Financial Services Administrator

### **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

### **Louis Christidis**

Sales and Communication Officer

### **Roseann Anderson**

Volunteer