



THE ENERGY  
CREDIT UNION



THE ENERGY CONNECTOR Issue #82

#### HEAD OFFICE

2 Carlton Street - Suite 810  
Toronto, Ontario, M5B 1J3  
Phone 416 238-5606  
Fax 647-689-3065

#### SERVICE CENTRE

(Restricted Access)  
500 Commissioners Street  
Toronto, Ontario M4M 3N7  
Phone 416 238-5606  
Fax 416-542-2631

#### GERDAU BRANCH

(Restricted Access)  
1 Gerdau Court  
Whitby, Ontario L1N 5T1  
Phone 416 238-5606  
Gerdau: 905-668-8811 ext 2329  
Toll Free: 1-888-942-2522  
FAX: 905-668-2807

#### SOUTHLAKE BRANCH

(in Medical Arts Building  
5th floor at 581 Davis Dr.)  
Mailing Address 596 Davis Drive  
Newmarket, Ontario L3Y 2P9  
Phone 416 238-5606  
Southlake: 905-895-4521 ext 2503  
Toll Free: 1-888-942-2522  
Fax: 905-953-5490

#### TRANSPORTATION BRANCH

(Restricted Access, Appointment Only)  
1070 Botanical Drive 2nd Floor  
Burlington ON L7T1V2  
Phone 416 238-5606  
Toll Free: 1-888-942-2522  
Fax 416-542-2631

#### CORPORATE OFFICE

(Restricted Access)  
615 Davis Drive Suite 301  
Newmarket ON L3Y 2R2  
Phone 416-238-5606  
Toll Free: 1-888-942-2522  
Fax: 647-689-3067

#### TELEPHONE TELLER

Local: 416-465-8251  
Toll Free: 1-866-222-0630  
Member Security:  
security@theenergycu.com  
www.theenergycu.com  
www.urbanvault.com

# PFM Is Here!

We added some exciting enhanced features to our online banking to help you better understand your money. These features, displayed in easy to understand graphs and charts, will allow you to categorize your transactions, create budgets and link accounts you have at other financial institutions. And, it all happens within the safety and security of the online banking environment you've come to know and trust. It's PFM ... Personal Financial Management !

#### Get the bigger picture

Get your complete financial picture in one place. Start with your transactions with us, add to that transactions from all your other financial accounts like credit cards, investments, mortgages—even loans from mom and dad—and see them in the same place. That's your big picture. Best of all, it's free and built into online banking.

#### See your spending

It's easier to plan when you can see a snapshot of how and where you spend your money. All your transactions are automatically categorized and displayed in easy to understand charts and graphs, updated daily. Assign and re-assign transactions to different categories. Personalize your categories so they make sense to you. It's easy to do.

#### Better budgeting

Budgets help you manage your money better, especially when they reflect your actual spending. A default budget has already been set up. But personalizing it is easy. It could be restaurants: \$250/month or coffee: \$50/month. Alerts will let you know when you're close to or over your budget—helping you stay on top of your spending.

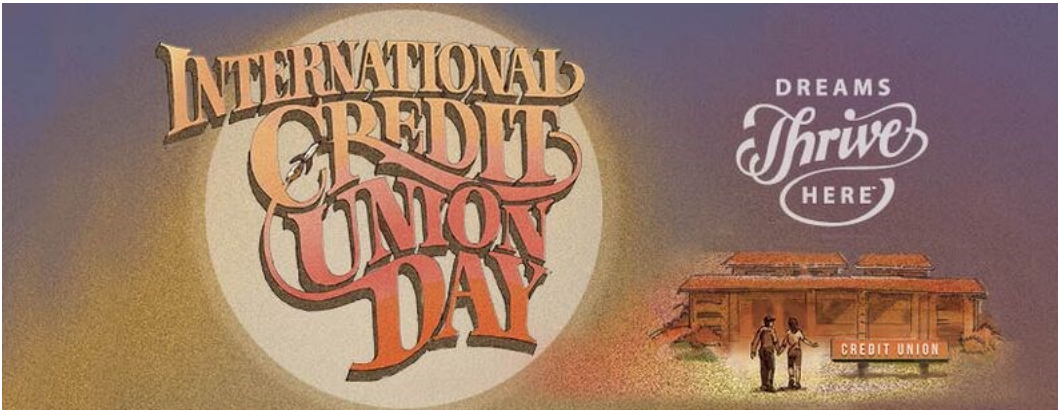
#### Safe & secure

Best of all, your transactions remain in the safety and security of online banking, from the financial institution you already know and trust. Continue to enjoy peace of mind.

#### Go mobile

View it all on the go. Make in-the-moment financial decisions by tracking your spending and budgets from your smartphone or tablet. It's the information you need to make the right decision every time.

These tools show you how you spend, save and live today so you can make decisions that are right for you tomorrow. Log in to online banking to get started. Call our offices at 416-238-5606 to make sure you are enrolled and have online access.



Help The Energy Credit Union Ltd. celebrate International Credit Union Day October 19, 2017! Members please drop in to receive a free gift!

“The bravest people are the ones who don’t mind looking like cowards.” T.H. White

### COMMON CONSUMER FRAUDS

**Suspicious "Contests"** - You are notified, usually by mail, that your name has been selected in a draw and are eligible to win a large sum of money. You are requested to sign the form as well as select two or three gift purchases for \$29.95 and return the order form and money. This is a come-on to involve you in a transaction to purchase goods under the premise you may win the large sum of money.

**Misleading Ads** - For \$19.95 you can purchase this 9 x 12 rug. Order early as supplies are limited. You forward your money order or certified cheque. If you do receive your rug, it is 9 x 12 inches, not feet as you thought. Read your advertisements carefully.

**Travel Club Offers** - Join our club and win a free vacation to a foreign paradise. The impression created by the solicitor is that a valuable prize has been won. Instead, the cost of the "free" vacation is often paid through inflated credit card charges. The actual vacation seldom complies with the representations made and frequently contains additional, hidden costs which must be paid during the vacation.

**Tele-marketing/Telephone Solicitation** - Telephone solicitation is a recognized legitimate business practice for the sale of goods and services, canvassing for charitable donations or conducting surveys. However, as a marketing technique, telephone solicitation can be susceptible to misuse. Telephone solicitation is not something to fear but is a technique the consumer must understand and be cautious of. As you are the consumer receiving the telephone call - YOU are in control - if YOU do NOT wish to buy, politely hang up the telephone.

Excerpts from RCMP Senior's guidebook to Safety and Security

### GET TO KNOW US!

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

Chief Executive Officer

**Mark McDonald AMP F.C.U.I.C.**

Financial Services Manager, Technical Support, Health & Safety Representative

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

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

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

Financial Services Officer

**Kokilan Maheswaran**

Financial Services Coordinator, Deputy Compliance Officer

**Barbara Raymond**

Member Service Representative/Administrative Representative

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

Operations Manager, Compliance, Member Experience & Security Officer

**Gosha Kosakowska CGA**

Risk and Financial Manager

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

Clearing and Payroll Administration Officer

**Cori Andrade**

Financial Services Administrator

**Sara Maharajh**

Wealth and Estate Services Coordinator, Deputy Privacy Officer

**Louis Christidis**

Relationship Coordinator

**Roseann Anderson**

Volunteer