

## LET'S TALK TRAVEL INSURANCE



Winter is *almost* over and now is the time for travel! Whether traveling with a plan or spur of the moment, being prepared for the unexpected is a necessity. You pack sunscreen to protect your skin, sweater to protect you from the cold why not travel insurance to protect yourself from the unforeseen. Travel insurance, and most importantly, the right kind of travel insurance, has become an essential item to pack for smart travelers.

Desjardins travel insurance has a wide range of coverage's that can be purchased on an individual or family basis, separately or as part of a package.

When you're covered with Desjardins travel insurance being "prepared for the worst" doesn't seem like such a bad idea:

They are only "suggested" inoculations, who really needs them anyways?

- **Emergency Healthcare Coverage**  
(Emergency Return Trip Coverage optional)

Forgot they drove on the 'other' side of the road in that country?

- **Accident Coverage**

"My suitcase ended up in what city?!"

- **Baggage Coverage**

Forgot about the big meeting?

- **Trip Cancellation Coverage**

If you have more questions about travel insurance contact Desjardins Insurance directly at 1-877-888-4873 or visit any TEUCU branch location for an information pamphlet.

*Need help funding your next vacation?*

A TEUCU loan or line of credit might be just what your looking for!

Call 416-542-2522 or Click [www.teucu.ca](http://www.teucu.ca)  
For more information



## MEMBER SECURITY: WHAT YOU NEED TO KNOW

Nothing is more important to us than the security of our members and here at TEUCU we strive to maintain the highest quality of security. Within the past year various changes have been made to the credit unions policies to ensure this sense of security continues. Our regulators now require us to keep a copy of government issued photo I.D for *all* of our members.



Acceptable forms of photo I.D include:

- Drivers License
- Passport
- Citizenship Card

\*Birth certificates are also accepted but must be accompanied by another form of photo I.D

The copy of the I.D is made by a trained staff member and kept securely in the members file. The files are stored securely. If you have further questions please contact our

Compliance Officer: Dahlia Da Costa # 416-542-2522

## SPRING BREAK FOR LESS!

You deserve a vacation! You also deserve to pay less money for one. Take a look at these helpful tips for an affordable, enjoyable vacation.

- Budget your vacation, the last thing you want on your mind while you're on the beach is worrying how your going to pay for it after.
- Use "hub" websites that compare other websites prices (flight, hotel etc.) all in one place. This way you can save time going back and forth between websites. Example ([www.kayak.com](http://www.kayak.com))
- Pay attention to commercials and ads for cheap vacations, they are annoying but often times offer the best prices.
- Booking through the airline instead of a third party website or travel agent can save you a bundle. Airlines often offer seats up to 50% off to fill a plane, or during a seat sale.
- Take advantage of coupons and discounts for attractions that are offered through the hotel or resort, a few dollars here and there can add up to a lot in the end.



# IT'S A BOY!



**CONGRATULATIONS**  
to TEUCU's  
Nicole Lake on the birth  
of her first child

**Mason Maxwell  
John Lake**

8lbs 5ozs  
born on Feb 7, 2010  
(3 weeks early)

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[www.teucu.com](http://www.teucu.com)  
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## SAVE WHILE YOU SHOP WITH 'FLIP & SAVE'



The 'Flip & Save' concept is simple, why not save money while you spend it? When you sign up with TEUCU's 'Flip & Save' program you can choose from a \$1, \$5 or \$10 roundup. Then every time you use your client card on a point of sale 'Flip & Save' automatically rounds your purchase up to the said amount and transfers it into a high interest savings account. For example, you chose round up to \$1, and you make a purchase for \$3.42 'Flip & Save' will round it up to \$4.00 and transfer \$.58 into your 'Flip & Save' account. This amount can be withdrawn at anytime like a regular savings account. Best of all— this *extra* service is **FREE!**

**Currently 'Flip & Save' is earning 3.15% variable**  
You owe it to yourself, sign up today!

## THE TRUTH ABOUT NEGATIVE CALORIE FOODS

Yes, they do exist! After years of research scientists have proven that certain foods can be classified as "negative" calorie.

What this essentially means is your body uses up more energy digesting the food than what has actually been consumed. For instance a piece of broccoli is seen as zero calories but the body still uses energy to digest it, thus the negative calorie concept.

This is not to say that you should live off these types of food because your body still requires a varied and balanced diet, but what these types of food can do is aid in weight loss and provide needed vitamins and nutrients to the body.  
(source: [www.healthrecipes.com](http://www.healthrecipes.com))

Some food that's are considered "negative calorie" are:

- Celery
- Asparagus
- Broccoli
- Apples
- Carrots
- Oranges
- Cucumbers
- Pineapples
- Onions
- Strawberries

The food can also aid in the speeding up of the metabolism. So go ahead and eat yourself thin!



## GET TO KNOW T.E.U.C.U

**Diane Kocet AMP**  
A.C.U.I.C, B.A.,  
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**Dahlia Da Costa AMP**  
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Loan Officer  
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