

the TEUCU connector

July 2009



Hey, did you hear?

The Toronto Hydro is making some changes at 14 Carlton Street! Part of these changes will be that TEUCU will be moving to a new location! Our branch will be moving from the mezzanine level to the lobby. We will still operate under the same hours as before and have the same contact information, but there will be a new addition. We are happy to announce the arrival of an ATM at the 14 Carlton location! This new ATM is scheduled to be fully operational in the fall and will be replacing cash services due to new security issues for staff and members. Although we will do our best to co-ordinate the move with the delivery of the new ATM, there may be a period of time where cash is temporarily unavailable at our 14 Carlton Street location. Please remember that your TEUCU ATM/debit card will work at hundreds of locations throughout the city, surcharge free. If you need a list of ATM locations or would like more information on how to use the cash back service offered by many retailers please call us or you can look online on our website at www.teucu.com.

Please keep an eye on our blog throughout the upcoming weeks for more updates on the big move!

New to our site is the **sink or swim** link.

This link will lead you to **Debt in Focus**, an anonymous online tool used to determine how well members are managing their debt, including tips for those that are struggling to meet their obligations on time. Although the tool is American, we have launched it now so that members can begin benefiting from this tool.



Eco Tips - Would you take cash and flush it down the drain?

Well if your toilet has a leak that could be exactly what you are doing. Here is a simple test of how to check to see if your cistern is leaking.

Take some vegetable dye and pour it in your cistern before you go to bed, or ideally before you go away for a few days. You simply need to leave

the toilet unflushed (and of course unused), for as long a period as possible. If when you come back to your toilet a while later, and you can see the stains of the vegetable dye down the inside of the toilet then you have a leak. This means that water is constantly trickling down your toilet which is BAD! This needs to be fixed right away because if you are on a water meter then you are flushing money down the drain, as well as unnecessarily increasing your water usage.

<http://www.dailyecotips.com/tip-229-check-your-toilet-for-leaks/>

Why TEUCU hasn't put an ATM at all of the Hydro locations?

The answer is one of security and cost. To install an ATM at a location where there is no staff on site to fill and balance the machine daily is extremely costly because an armored car service like Loomis would have to fill the machine for us. This would mean a very expensive monthly charge to only fill the machine. We would also need to hire extra staff that would be able to travel to all of the locations and empty the deposits and balance each machine daily to comply with our switch provider's contract.

There would have to be daily inspections for any tampering or other issues like misuse to ensure that the machine is in proper working function. There are also the expensive renovations required to install each machine. To ensure proper security, walls would need to be fortified and strengthened. These machines would also require that video surveillance equipment be installed to ensure member security. You can multiply these costs by each machine. TEUCU feels that it is hard to justify the cost of additional ATMs at locations where there are no staff. TEUCU can better serve our members by giving back free products and services with these funds. Especially since there are many, many surcharge free ATMs across the province that will serve the same purpose. If you would like a list of the ATMs in close proximity to all of the Hydro locations or would like more information on how to use the cash back service offered by many retailers please call us or you can look online on our website at www.teucu.com. As always, you can do much of your banking either online or via the mail (both regular and inter-office). With our online CyberBanker and our Telephone Teller you can access your account 24-7. If you are looking for ways to access your TEUCU account please give us a call at 416-542-2522 and we will be happy to assist you!

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Don't be afraid to take a big step if one is indicated. You can't cross a chasm in two small steps. - David Lloyd George

TEUCU Fall Bus Trip Day of Discovery Friday October 2, 2009

We will travel east out of the city making our way along one of Ontario's famous Apple Routes, we will visit a local apple producer and have an opportunity to buy farm fresh apples and apple products. For lunch, we



will enjoy a roast beef carvery buffet with all the fixings at Arthur's Restaurant in Cobourg. Following lunch we will experience a historical tour of the town of Cobourg. We conclude our day with a visit to the Hoselton Studios in Colborne, home of the buffed aluminum sculptures. Here we have a tour of the sculpturing process and an opportunity to purchase figurines at a discounted price.

Exec/Ult Suite Members \$45.00

Standard Members \$65.00

As space is very limited, to avoid disappointment please register for this members only event today by calling our offices at 416-542-2522!