



Pre paid credit cards– How to stay safe

Pre paid credit cards are becoming the go-to gift for that hard to buy-for friend or family member. They allow your recipient to choose exactly what they want to purchase and they are not limited to a specific store or brand. These cards can be used online or in person at a retail store for purchases. Money can change hands quickly and with very little effort, making these cash alternatives very popular. Unfortunately, the exact things that make this a popular option for consumers, also make it a target for thieves. The best advice to keep in mind is that these reloadable pre paid cards should be treated in the exact same way you would handle cash. Those codes on the back of the cards allow thieves to empty the card in with the exact same ease as a retailer. Look below for a few more tips...

- Never provide your Pre paid credit card number (number under the scratcher on the back of your Package or card) to anyone, especially to someone you do not know or trust over the phone. Remember your Pre paid credit card is just like cash in your pocket.
- When purchasing Pre paid credit cards , always inspect the pack being purchased and look for tampering of any kind. If it look suspicious in any way opt to choose a gift card or prepaid credit card from behind the counter instead of one from a rack out on the sales floor.
- Do not use your Pre paid credit card to pay taxes, bail bond, fees for winnings, or any other type of payment.
- Check account information and transaction history on a regular basis to ensure there are no fraudulent or unauthorized charges on your account.
- Protect yourself against fraud; be aware of current fraud trends and know how to protect yourself and your money.
- Refuse any offer (Lottery Notice, Product or Service) whereby the purchase of a Pre paid credit card is required and you are asked to share the Pre paid credit card number with anybody.

If you would like to read more information about how you can keep yourself safe, please visit our website at www.theenergycu.com where we cover many topics and safety tips to help you stay safe!



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Service Centre

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www.urbanvault.com

What you
seek is
seeking
you. –Rumi

Senior driver's licence renewal program

Learn about the licence renewal process for Ontario drivers age 80 and over.

About the program

Ontario's senior driver programs aim to keep seniors driving for as long as they can safely do so.

Once drivers reach 80 years of age, every two years they must:

- Take a vision test
- Undergo a driver record review
- Participate in a 45-minute Group Education Session (GES)
- During the GES, complete two, brief, non-computerized in-class screening assignments
- If necessary, take a road test

This entire renewal process will take a total of about 90 minutes.

Please note that this is a licence renewal program. Existing and valid licenses will be not revoked, but all requirements need to be met before your licence is re-newed.

Once you've completed the group session and screening components you may be asked to take a road test or submit medical information from your doctor.

If you have questions about the new program, please call **1-800-396-4233** or **416-235-3579 (GTA)**.



Are you in good standing?

Please contact any branch of the Energy CU to make sure your account is current and in good standing. All existing CU members need to hold a minimum of \$50 Capital Shares as of April 4th 2015 and \$100 Capital Shares as of April 4th 2016. New Members joining after April 4, 2015 need \$100. Don't miss out on the benefits of being a member in good standing... Golf days, bus trips, Unbeatable TFSA rates of 3.15%! Call 416-238-5606 for more information.

Get to know us!

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