



# The Energy Connector

Issue #66

## The 22nd Annual Energy CU Golf Tournament (in memory of Terry Godfrey)

<b>PLACE:</b>	"North Course" @ Deer Creek Golf & Banquet Facility	
<b>DATE:</b>	Monday August 15, 2016	
<b>TIME:</b>	12:00 P.M. Shotgun Start	
<b>FORMAT:</b>	Four Person Scramble	
<b>COST:</b>	Infinite/Preferred Account Members.....	\$50.00
	Essential Account Members.....	\$90.00
	Dinner Only .....	\$45.00

Includes Lunch, Golf, Power Cart and Prime Rib Dinner  
(Vegetarian Available, on request)

Note: Registration Fees are Non-Refundable

### Register now!

**Please call 416-238-5606 to register!**

For more information please contact our offices or visit us online at

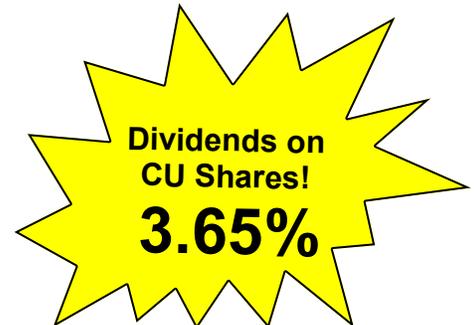
[www.theenergycu.com](http://www.theenergycu.com)

To determine your member status or to receive information on qualifying for Preferred/Infinite Membership, contact TECU Staff at **416-238-5606**

### Southlake Regional Health Centre Onsite! July 12 2016

You can find us near the main entrance by the elevators. Our June 14th onsite was very successful. Please feel free to drop by and let us know exactly how we can help you! Why not come by and say hi!

**To improve is to change;  
to be perfect is to  
change often. -  
Winston Churchill**



### Tips to help you get the most out of your phone.

**1.** You can silence your ringing phone speedily by pressing any key on its side. (It's still ringing — you can answer it or let it go to voicemail — but at least you've quieted it.) Remember this when you're at the theater, a concert, or some other quiet place.

**2.** There are several ways you can improve your cell phone's reception: Use your phone near a window if you are inside a building, as walls weaken signals; move away from all electronic equipment, including TVs; stay away from large objects, especially if they contain metal; and move to a higher location if possible.

**3.** Nothing uses up your phone's battery like searching for a signal. Turn your phone off when it is out of cell phone signal range to preserve that precious battery.

**4.** Make sure that you sync all of your contacts and data with your computer. Then if your phone is lost, you still have all of your information.



Excerpts from <http://www.rd.com/advice/cell-phone-secrets-6-smart-tricks-for-your-smartphone/>

#### Head Office

2 Carlton Street - Suite 810  
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Phone 416 238-5606  
Fax 647-689-3065

#### Service Centre

(Restricted Access)

500 Commissioners Street  
Toronto, Ontario M1M 3N7  
Phone 416 238-5606  
Fax 416-542-2631

#### Gerdau Branch

(Restricted Access)

1801 Hopkins Street South  
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)

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Burlington ON L7T1V2  
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#### 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](http://www.theenergycu.com)

[www.urbanvault.com](http://www.urbanvault.com)

## Mortgage refinance or renewal got you wondering?

With Summer just getting into full swing some people are out there house hunting. Some are purchasing their first home, some their tenth. But what if you are one of those people who are renewing or refinancing your home. There is a lot of advice for buying a home but what about those of you who are renewing? If you'd like to use some of the equity in your home or your mortgage is up for renewal you may want to look at a few things before you sign on the dotted line. There are many things you know to consider but what about those things that you didn't think about?

There are different rates and penalties to consider, as well as your current lifestyle. Has your income increased and now are you able to make higher payments to bring down that principal faster? Maybe you've had a couple little ones and now you are dealing with the extra costs associated with parenting. It seems that most people get caught up on getting the lowest rate. And while you should definitely shop around, getting a low, low rate sometimes comes with some hidden costs that you may not have considered. Is there a heavy penalty for an early payout or for porting the mortgage to another property?

It's important to speak to your lender about how they are going to help you. Are they going to create a budget to help you stay on track? Are they going to show you all the options so that you can make the most informed decision that you can? Are they looking out for your best interests? If you have questions about your upcoming refinance or renewal please give our offices a call.

We can help you get organized and on the road to a mortgage that fits your family and the lifestyle you are looking for. We have fast turnaround and competitive rates with flexible options.

Apply online at  
[www.theenergycu.com](http://www.theenergycu.com) or call us at  
416-238-5606.



## 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

**Malgorzata (Gosha) Kosakowska** CGA

Finance and Risk Officer

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

Marketing Operations / Member Relations Coordinator/ Privacy and 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

**Cori Andrade**

Financial Services Administrator

**Diana Donohue**

Account Services Representative

**Sarasvati (Sara) M. Maharajh**

Wealth and Estate Services Coordinator/ Deputy Privacy Officer

**Kokilan Maheswaran**

Financial Services Coordinator/ Deputy Compliance Officer

**Janine Tripodi**

Accounting Administration Representative/ Member Services Officer

**Lori Maurier**

Member Services Representative (Volunteer)

