



THE ENERGY
CREDIT UNION



THE ENERGY CONNECTOR Issue #79

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Blah! Blah! Blah!

Hello Members,

Just in time for the long weekend in July (Canada Day), The Office of the Superintendent of Financial Institutions (OSFI) issued advisory 2017-01 which has restricted The Credit Union's use of the words "bank", "banker" and "banking". After using these terms for over 78 years, the Credit Union is no longer permitted to use these words **effective immediately**. Unfortunately, this is not an April Fool's Day joke.

As we commence the very costly and timely removal of these words on our website, other electronic mediums, print materials and other signage, we will be utilizing the word 'blah' and other similar terms until we find a more suitable term for such known services as 'on-line banking', 'telephone-banking' and other similar services that you have become accustomed to over the many decades that we have been in business as your financial service provider of choice. Perhaps we have been doing such a great job in returning our profits to our members instead of gauging you at every opportunity that the BIG guys are working on finding ways to curtail their competition? Nevertheless, we truly regret any inconvenience or confusion this may cause and thank you for your patience as we look to find other suitable terms.

Not happy about this? Neither are we quite frankly. We therefore encourage you to contact your local MP's and let them know how you feel about this matter as well!

The Energy Credit Union Limited

For more information:

<http://www.osfi-bsif.gc.ca/eng/fi-if/app/rla-prl/Pages/adv-2017-01cr.aspx>

Online Contests Scams

While online contests can be very tempting because of the prizes offered (who wouldn't want to win a dream vacation?), they can also be fertile ground for cyber criminals because of the amount of information you include on the entry form .



Signs it's a scam

- Bad grammar and misspelled words. What reputable company would send out an email full of typos?
- You're asked for money up front to be eligible for a prize.
- Emails from "large corporations" are sent from a Hotmail or Gmail account. Legitimate companies don't use these accounts for business.
- You're pressured to "hurry!"
- Notification emails begin with "Dear Sir/Madam". If they don't know you by name, they're likely determined to find out.
- You've won!! Even though you haven't entered anything.
- You're told to call a 1-900 number to claim your prize. There is always a charge for calling a 1-900 number.
- Beware of online advertising banners that promise free gifts, services, or windfalls.

Still not sure? There's no harm in contacting the company directly to find out if the contest or sweepstakes is genuine. If you think you're the victim of an online contest or sweepstakes scam, the most important thing is not to panic. By getting in touch with the proper authorities, you may help catch cyber criminals before they can scam anyone else.

Contact the Canadian Anti-Fraud Centre by going to www.antifraudcentre.ca or calling 1-888-495-8501.

Excerpts from <https://www.getcybersafe.gc.ca/cnt/prtct-yrslf/prtctn-dntty/nln-cntst-en.aspx>

Well done is better than well said. Benjamin Franklin

GET TO KNOW US!

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