



THE ENERGY CREDIT UNION



THE ENERGY CONNECTOR Issue #83

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Financial Literacy Month!

November is Financial Literacy Month (FLM). FLM is coordinated by the Financial Consumer Agency of Canada and encourages organizations from the public, private and non-profit sectors to collaborate and promote the financial well-being of Canadians.

Here at The Energy CU we are joining in with our Money Maintenance Check. All members who decide to participate in our Money Maintenance Check will have the option of receiving a complimentary copy of "A Canadian's Guide to Money-Smart Living" By Kelley Keehn.

The Money Maintenance Check sometimes acts as a wake-up call to members and other times it acts as a confirmation that they are on the right track. If you are interested in a Money Maintenance Check why not contact us today. Just call our offices 416-238-5606. Financial Literacy is something that all our members can benefit from!

FINANCIAL LITERACY MONTH

Take charge of your finances: **it pays to know!**



Canada

CreditView is here!

TransUnion's CreditView™ Dashboard is an easy, interactive way to see important information from your TransUnion credit file. The Energy CU is the first credit union in Canada to offer this great product to our members! You can view your credit score, track how it changes over time, and even simulate what could happen to your score based on changes to your credit data. You can choose from an annual or monthly subscription to take your credit score into your own hands! TECU is also going to be offering our members a FREE 30 day subscription so that you can see all the benefits of this great new product.

The 30 day free trial period will officially start Monday October 23, 2017 and end on Tuesday November 21, 2017! To get started, click on the Credit View link in your online banking after you log in and accept the new terms and conditions. At the moment Internet Explorer may experience some connectivity issues. You can try another browser such as Chrome, Firefox, Safari and others for the full experience. If you have any questions please call our offices at 416-238-5606 and learn how you can access your own CreditView™ Dashboard account today.

Save the date! AGM 6 April, 2018

Ageing is an extraordinary process whereby you become the person you always should have been. –David Bowie

Keep Safe From Fraudsters!

1. **With emails, avoid opening any attachments you were not expecting.** If you must, scan the attachment first for viruses.
2. **Keep computers patched and up to date.** This includes operating systems like Windows and iOS, and applications such as Adobe and Java. Keep anti-virus software up to date on all devices, including phones. They do security updates for a reason!
3. **Clean your desktop – and your desk.** Lock your screen whenever you leave your workstation or office so no one can see what it displays. When you leave work for the day, lock all paperwork in your file cabinets. Everyone has a smartphone camera today, and though cleaning crews and others are typically well vetted, you should be cautious. Help keep your private things private!
4. **Shred it.** This goes for any paperwork you are no longer using at work and at home. An inexpensive shredder can keep your personal information from getting into the wrong hands.
5. **Use different passwords for different sites.** For personal use, consider using a password tool that allows you to set different passwords for each site you frequent, while only requiring you to remember one strong password. Think of your password like a key, would you use only one simple key to keep everything you own secure?
6. **Avoid oversharing.** The most common consumer threat today is social engineering in unexpected places like Facebook. Don't answer questions on where you went to school, whether you have ever done something or what your nickname is. This information can be used to break into your accounts.



November 12-18, 2017

Excerpts from <https://www.cuinsight.com/top-10-ways-prevent-cyber-crime-work-home.html>



Merry Little Christmas Loan Special

Get approved now and get this **2.83%** introductory rate until **28 February, 2018!** On March 1st 2018 we will hold a draw and the lucky winner will have their *introductory interest paid back to them!* *Conditions apply, for full details please call 416-238-5606.*

*Introductory rate, rate increases to a variable loan rate based on the Credit Union's prime rate of 3.50%+3.50% APR or the rate reflected in the variable rate Loan agreement on March 1st 2018 Annual percentage rates, terms & financing limits determined by credit history. Chances of winning depend on number of applicants. New money only. Limited time offer. Promotional rate subject to change at any time, additional discounts do not apply. Cannot be combined with any other specials. Membership required. PPSA Fees & other exclusions may apply.

GET TO KNOW US!

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