



Financial stress can make you lose more than sleep!

News reports indicate that over the years, the level of Canadian Household debt has been on the rise. This was often curtailed by Mortgage refinances. People used their home equity in order to payout large amounts of credit card debt with a lower interest rate Mortgage. With recent changes in the National Housing Market, which included reducing the amount of debt that can be refinanced into the Mortgage, many Canadians are finding that consolidation of their debts is becoming more difficult.

Rising anxiety about household finances may in turn have a direct impact on personal relationships, how could they not? Surveys still reveal that financial matters are amongst the main causes of relationship troubles. More often than not, many people don't know who to turn to in order to help reduce their debt and alleviate some of that stress that is affecting their relationships. Those who are unsure of what to do will often be swayed by radio ads or commercials that promise to help "make the debt go away by helping to stop creditors from calling for payment". These services are primarily offered by Bankruptcy Trustees and/or Credit Counselors.

There are, however, more alternatives. Although the Bankruptcy Trustee may help alleviate some of the short term objectives, it often leaves one unable to find credit in the relative future, or at the very least being impacted by the dreaded "Risky" Interest Rate. By definition alone, bankruptcy is defined as utter ruin, failure, depletion, or the like.

Our members have another alternative. Temporary financial distress should not cause our members to lose all hope or feel that their lives are in 'utter ruin'. The Energy Credit Union has over 70 years of experience working with members and their families in order to come up with a mutually acceptable debt repayment plan. This will help protect your credit rating, and help eliminate debt for good. Nearly ninety personal testimonials show our members that we care. We

show our members that the world is not a black and white place where there are no shades of grey. Every situation is different and unique. We are here to help you improve your financial well being, and perhaps in turn help your relationship as well!

Contact us today if debt is having a negative impact on your life. You have the choice to feel better! Apply in person at one of our branch locations, submit your application online at www.theenergycu.com or give our offices a call at 416-542-2522 to find out just how easy it can be to find relief.



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Member Security:

security@theenergycu.com

www.theenergycu.com
www.urbanvault.com

CU Debt Solutions Loan Special



Available at Prime + 3.99%*
Limited time only!
Call us today at
416-542-2522.

*Annual percentage rates. Cannot be combined with any other specials, new money only. This rate is variable and is subject to change without notice. Membership Required.
PPSA Fees & other exclusions may apply.
Variable loan rate based on prime rate of 3.00%+3.99%.

Eco tip

Don't let your car idle for more than 30 seconds. Beyond wasting fuel, excessive idling strains cylinders, spark plugs, exhaust systems, and engines, which work best in motion -- not in neutral. The best way to warm up the car? Drive it. If your area regularly drops below 20 degrees, consider installing a block heater, which warms essential components without wasting fuel. It can cost a few hundred dollars, but you'll save gas and reduce emissions by up to 60 percent.



Excerpts from - <http://www.wholeliving.com/133860/winter-green-ecofriendly-ways-stay-healthy-season>

Thousands of candles can be lit from a single candle, and the life of the candle will not be shortened. Happiness never decreases by being shared. - Buddha



Get to know us

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