

### Spring Clean your Finances

Some of us made resolutions after New Year's to be more organized, to be better savers, to get out of debt and to get our taxes done on time, but how many of us have actually put these promises in motion? Luckily with a new season comes a new opportunity to make those resolutions a reality. By trying these 4 tips on how to spring clean your finances, you'll be able to get back on track to having a great financial year, plus feel satisfied in knowing that this year you won't be included in the percentage of people whose resolutions have once again fallen by the wayside.



**1.) Revise Your Bills for the Best Rates** Some bills like electricity or hot water for your home unfortunately have fixed rates, but when it comes to your phone, cable, and Internet bills, spring is the best time to try and get a better deal. You may want to consider looking into getting a new (er) cell phone as well. The market is about to be inundated with new releases and it can mean deep discounts for last year's model.

**2.) Consolidate Your Debt to Save Interest Costs** If you are carrying a balance on your credit cards or struggling to meet your monthly obligations, you may want to contact our loan department to see if a consolidation of your debt is possible. Energy CU is offering a way to get your debt paid down fast, with one easy payment. Call our offices for more information, or apply online ([www.theenergycu.com](http://www.theenergycu.com)).

**3.) Start Saving Automatically** Do you dream of one day owning your own home or traveling around the world after you retire? Well, hiding a bunch of dollar bills under your mattress sure isn't the way to do it. If you want to save up for a down payment or have ample amounts of money for flights, cruises, and African safaris, you need to set up an automatic savings plan and do it now. Why not set up automatic deposits to an RRSP, and then put another amount into your Energy TFSA? We are still offering an unbeatable 3.15% on our tax free savings accounts and you don't have to lock it in! If you need the money at some point for a vacation or a down payment on a car you have full access. Some rules and conditions apply when you are dealing with a TFSA, so if you have any questions you can visit our website or give our offices a call at 416-542-2522.

**4.) Finish Your Taxes & Have Fun** If you have been diligent with your RRSP contributions and put all those tax receipts in a safe spot, you have everything ready for filing your taxes. The Energy CU has mailed out all official receipts, RRSP T4As, RRIF T4As and T5s, so you should have all those items ready to go! You can either hand everything to your accountant or type all the information into an online tax program. If you visit our homepage ([www.theenergycu.com](http://www.theenergycu.com)) and use the Turbo Tax link, you can save 20%. (The discount is applied at the end). Going forward you may want to start a folder for next year. This will make next year's taxes a breeze. You can store many receipts from donations or public transportation passes to use for tax deductions. And since you have automated your RRSP contribution and the interest you have earned from your TFSA account is tax free, you are well on your way to a painless 2013 tax season.

Excerpts from [www.bargainmoose.ca](http://www.bargainmoose.ca)

### The Energy Credit Union 2013 Spring Bus Trip - Friday, May 17th, 2013

Cobourg's Most Famous People - Travel east to the community of Cobourg on this interesting spring day tour. Here we will be met by Tour Director and Historian Peter Brotherhood, who will board our coach and tell us about the lives of some of Cobourg's most influential and famous citizens of the past: Academy Award winning actress Marie Dressler; Anglican Bishop Alexander Bethune; education pioneer Egerton Ryerson; Father of Confederation and first Speaker of the House James Cockburn; and Sir Sanford Fleming: Chief Surveyor for the C.P.R., designer of Canada's first postal stamp, and inventor of the world's "Standard Time." An included Buffet Luncheon is enjoyed at the Woodlawn Inn during your great day away, along with tours of the new Cook-Sifton Heritage Centre, Victoria Hall, and more! Note: a short stop will be made enroute home for refreshments on your own. **Infinite/Preferred Members can join us for only \$85 and Essential Members for \$105** If you would like to upgrade your membership or book your spot on the trip, call our offices today at 416-542-2522. Please make sure to specify your pick-up location at the time of payment! Don't miss out on this chance to enjoy a day of fun and fellowship with other Energy Credit Union members and old friends. Please note that this fee is non-refundable and bus seats will be filled on a first come first serve basis.

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#### Telephone Teller

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#### Member Security:

security@theenergycu.com

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

**Courage is what it takes  
to stand up and speak;  
courage is also what it  
takes to sit down and lis-  
ten. —Winston Churchill**



**3 year fixed 2.80% APR  
4 year fixed 3.20% APR  
5 year fixed 2.99% APR**

Your dream home can be  
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Energy Credit Union today  
at 416-542-2522 to  
discuss affordable  
Mortgage options and get  
pre-approved.

Certain Restrictions Apply.  
Limited Time Offer. New Money Only.  
Available for Purchase or Refinance.

## Get to know us

**Diane Kocet AMP, A.C.U.I.C, B.A.** Chief Executive Officer

**Dahlia Da Costa AMP** Operations Manager/ Compliance, Complaints and Security Officer

**Beth Wallace** Wealth and Estate Services Coordinator

**Nicole Lake F.C.U.I.C.** Marketing Operations and Member Relations Coordinator/ Privacy Officer/ Newsletter Editor

**Mark McDonald AMP, F.C.U.I.C.** Financial Services Manager/Technical Support, Health and Safety Representative

**Liana Crimi** Member Service Officer/ Clearing Administrator

**Charmaine Coy AMP** Financial Services Administrator/Deputy Privacy Officer

**Gosha Kosakowska CGA** Finance and Risk Officer

**Madura Sivapatham B.A.** Accounting Administration Representative/Member Service, Deputy Compliance Officer

**Martin Grubb** Member Service Representative (Volunteer)

**Cori Andrade** Branch Manager 1

**Ross Holland** Consultant

**James Clairmont** Consultant

**Georgia Bailey** Consultant

**Diana Donohue** Member Service Representative

