

# the TEUCU connector

February 2009



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## TEUCU Eco-Tip

Install and use a programmable thermostat. For every 1° C you lower your thermostat you can save 2% on your heating bill. A reduction of 3° C at night and when you are away during the day provides optimal savings.

<http://www.ec.gc.ca/default.asp?lang=En&n=C64CCBE8-1>



## 3% TFSA Daily Interest

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## Tips to Save on Auto Insurance Premiums From The Personal

While there are some insurance myths surrounding this topic, here are some ways you can save on your auto insurance premiums. Whether you have had car insurance for years or are shopping for your very first insurance policy here are some helpful tips that will help you reduce your premium.

- Drive carefully. The less convictions you get or the fewer the claims you make, the better your premium will be. We reward good drivers. A good driving record will be reflected in your auto insurance premium.
- Choose a car with lower insurance rates. Generally speaking, the older the car, the cheaper the rate. Get an Auto insurance quote and compare the price for different vehicles.
- Choose a car with lower repair costs. It's cheaper to repair an economy-class vehicle than a luxury or high-end car.
- Install a certified, anti-theft system. If you do, we offer a premium reduction, regardless of how old your vehicle is. Contact the Personal to find out which types of anti-theft systems we accept.
- Get your auto and home insurance with us and you could qualify for a premium reduction.
- Increase your Collision or Comprehensive deductibles. The higher your deductible, the lower your premium. But make sure you can pay that deductible in case of an accident. Remember, your deductible is the amount you agree to pay in the event of a claim.

For more information please visit TEUCU's homepage at [www.teucu.com](http://www.teucu.com) and click on The Personal link.



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

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

**If you can  
imagine it,  
you can  
achieve it;  
if you can  
dream it, you  
can become  
it.  
- William  
Arthur  
Ward**



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has been extended!  
Visit us online at  
[www.teucu.com](http://www.teucu.com) for your  
chance to win a \$75 gift  
card from Best Buy!**

A TEUCU representative will be at Toronto Hydro's Milner and Yonge Street locations on March 26, 2009. Members will be able to drop by and say hi as well as receive a small gift. Those who sign up for a quote from The Personal will be entered into a draw for a chance to win a night at the movies.



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