



The Energy Connector

Issue #5

How The Energy Credit Union Ltd. Bill Payments Work

If you have ever wondered the path your bill payment takes once you pay it at The Energy Credit Union Ltd., let us help you figure it out. All bill payments are sent electronically to our payer at approximately 8 am. So that means that any bill payments made via CyberBanker, Telephone Teller or in branch are collected and sent to Central1 (Credit Union Central of Ontario) at this time. These bill payments are then collected, sorted and sent to the various merchants at approximately 4:30pm the same day, by Central1. Once the merchant receives the funds, any payment made is then processed and credited to your personal account with them. This may take up to 2 or 3 business days. To avoid any delays you can allow the merchant to take the payments straight out of your account via EFT, you can post-date payments online via CyberBanker and the Telephone Teller. If you have plenty of time you can pay by cheque. The Energy Credit Union Ltd. provides these electronic options for our members to pay their bills quickly without having to place costly searches or traces for payments that have gone awry due to incorrect account numbers and unpredictable mail service. If you have any questions please call (416-542-2522), come in or visit us online (www.theenergycu.com).



New Energy Credit Union Ltd. online survey released!

Simply click on the link to have your chance at winning a \$75.00 gift certificate from Shoppers Drug Mart. The Survey will run from May 21, 2011 – August 20, 2011. Odds of winning depend on the number of entries received.

Attention members,

Due to back-end changes, any cheques that were negotiated out of province will not appear with May's cheque images. They will show on your statement with your June cheque images.

Questions?

Please call 416-542-2522.

Do you owe money to CRA?

Let us help you get out from under the weight with affordable payments and top notch service. We can help you reach a solution and reach your goals. So, if you owe money and need a little help sorting it all out, contact us today.

Call us at 416-542-2522, drop in to either of our branch locations at 14 Carlton Street or 500 Commissioners Street or you can apply online at www.theenergycu.com



If you have an apple and I have an apple and we exchange apples then you and I will still each have one apple. But if you have an idea and I have an idea and we exchange these ideas, then each of us will have two ideas. — George Bernard Shaw

If a tree falls in the forest, does anybody hear?

In an effort to keep our trees in the forest where they belong, effective 30 June 2011, for the nominal fee of \$1.00 for each consolidated statement printed, The Energy Credit Union Ltd. will be able to mail out paper statements to those who wish to receive them. We will continue to provide free paperless statements via online banking. The Energy Connector, as always, is available at online at www.theenergycu.com What a savings to you, considering the cost of paper, printing, postage, envelopes and manpower! If you have any questions about how The Energy Credit Union Ltd. can help you save trees, please call us at 416-542-2522.



Eco-Tip

Collect and use rainwater for watering your garden.

Excerpts from <http://www.earthshare.org/2008/09/water-saving-ti.html>



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Telephone Teller

Local: 416-465-8251

Toll Free: 1-866-222-0630

Member Security:

security@theenergycu.com

www.theenergycu.com

www.urbanvault.com

Apps for your Convenience!

While you are adding the Energy Credit Union Mobile Banking App, take a moment to also download the Exchange ATM locator App. Do your banking anytime from any enabled Smartphone and now you can find an ATM anytime at your fingertips! Please visit the Exchange link on our homepage under ATM locations.

Attention Members!

Central1, our clearing-house, is no longer accepting U.S. cheques written on Canadian accounts. As of June 30, 2011, any Canadian cheques written in U.S. Funds will not be accepted and will be returned. If you need to make a payment in U.S. funds, you are able to come into either location and get some U.S. Cash or a U.S. Money Order. For even faster payment, you can use your Credit Union Master-Card. Please be advised that some fees and restrictions may apply.



Get to know us

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

Dahlia Da Costa AMP Operations Supervisor, Compliance Officer, Complaints Officer

Beth Wallace Banking Support Representative, Deputy Compliance Officer

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

Mark McDonald AMP, F.C.U.I.C. Loan Officer, Technical Support/Health & Safety Representative

Liana Crimi Loan Clerk, Deputy Privacy Officer

Charmaine Coy Account Services Representative/Loans Clerk

Lianna Mann Member Service Representative (Contract)

Esther Kwon Accounting Administration Representative (Contract)

Madura Sivapatham Member Service Representative (Contract)

