

# the TEUCU connector

November 2007



## Operation Red Nose helps keep drivers safe

With the holiday season right around the corner, impaired driving becomes a greater concern for us all. There is a service available and sponsored by the Canadian insurance industry. This service is called Operation Red Nose (ORN) and is a free service that helps keep our roads safe with a unique designated driver service. ORN is one of the only anti-drinking-and-driving program that gets drivers who may be unfit to drive (as well as their passengers) to their destination safely and in their own cars. This removes the problem of having to leave their car behind and returning later to retrieve their vehicles or leaving their vehicles in a location they may not feel is safe and secure. The service operates in more than 100 communities across Canada. Operation Red Nose typically runs Friday and Saturday nights throughout December, as well as New Year's Eve in some locations. While the ORN service is provided free of charge, donations from grateful clients are accepted and redirected to charities within the region. Nationally, ORN raised more than \$1.3 million in 2006. For more information please see the Insurance Bureau of Canada's website at [http://www.abc.ca/en/operation\\_red\\_nose/index.asp](http://www.abc.ca/en/operation_red_nose/index.asp) and have a safe and joyous holiday!

## ONLINE SURVEY WINNER



Ferdie Strang is TEUCU's latest Online Survey Winner! By taking a few minutes and filling out TEUCU's Online Survey, Ferdie was entered in a draw for \$50 in Canadian Tire gift certificates. Now you can have a chance to win too! From November 15, 2007 and February 15, 2008 you can be entered in a draw for a chance to win one of two \$25 gift certificates from Cineplex Odeon. Chances of winning depend on the number of entries received.

## TEUCU at the Toronto Hydro Children's Santa Party 2007.

Attendees at this year's Santa Party who visited TEUCU's table were treated to a small gift for the little ones as well as a chance to fill out



a ballot for a draw. Those who filled out a ballot were entered in a draw for a chance to win one of two Electronic Monopoly board games. The two lucky winners will be able to enjoy playing the traditional game with a 21st century twist, no cash! In keeping in line with the times this version is played with debit cards. Check out our website at [www.teucu.com](http://www.teucu.com) to see who the lucky winners are.

**Happy Holidays!**

## Attention Members!

As a result of CUETS Limited being taken over by MBNA Canada Bank on October 1<sup>st</sup>, the credit union MasterCard can no longer be used in CUBA, Iran, Myanmar, North Korea or Sudan.



# thePersonal

Home and Auto Group Insurance

## Airbag fraud

With airbags now coming standard in most new cars, airbag fraud is an emerging trend. Airbags are quite costly to replace and re-install, so if someone brings a car in for minor repairs after a minor fender-bender, a

dishonest body shop can easily inflate the price of the repair by making it seem like the airbag deployed.

A crooked repair shop can bill the insurance company \$2,000 or more for a new airbag. If you're lucky, they pocket the money and leave your airbag alone. A more greedy outfit might take your perfectly good airbag, sell it on the black market, and fill your airbag space with old rags, cardboard or beer cans. More likely, they will leave you with a stolen, previously deployed or salvaged airbag. You won't know the difference until you are in an accident, but your family will be put at risk.\*

Avoid the risk - take advantage of The Personal's 'Certified Preferred Suppliers' and be protected with a lifetime guarantee on repair and workmanship.

Not insured with The Personal? Call 1 888 476-8737 for a quote or go online at [www.thepersonal.com/teucu](http://www.thepersonal.com/teucu)

\*Source: Insurance Bureau of Canada

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## TEUCU's Stocking Stuffer Loan Sale!

### Prime Plus One



### Limited time only!

Don't forget that for every new TEUCU loan product over \$10,000 you will be entered into a draw for a chance to win a Framed Darcy

Tucker Autographed Jersey!

Chances of winning depend on the number of entries received.

Contest runs until December 14, 2007.



### ATM access without surcharges!

If you need to find an ATM close to your home or office for deposits and withdrawals, please visit us online.

[www.teucu.com](http://www.teucu.com) has a full listing of machines that won't charge you a pesky surcharge!

Just click on products.