



THE TEUCU CONNECTOR NOVEMBER 2010

trust • loyalty • compassion



Attention Members!

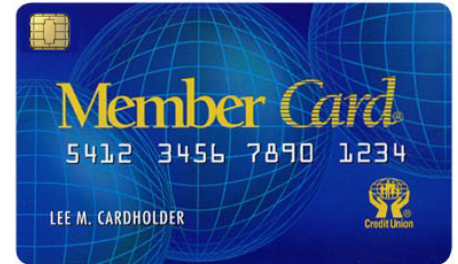
Your NEW Chip Member Card is now available for pick up. Please visit either of our two branches to receive and PIN your new card today!

Note: Existing Member Cards will be cancelled in the New Year– Don't Wait! Come in today!

For further information on the launch of Chip Member Cards, please come into our office or call us at 416-542-2522

Here are a few reasons why chip cards are better

- ◆ Your new chip debit card will be embedded with a microchip that provides increased protection against debit card skimming and counterfeiting.
- ◆ Chip debit cards encrypt all information stored on them, increasing your safety when completing a transaction.
- ◆ When you perform a transaction, your chip debit card never leaves your sight. Often, it will never leave your possession.
- ◆ Your new chip card has Cirrus, Maestro, Interac, Exchange Network and Accel applications, which means transactions can be done globally.



\$1,000,000 TO LEND!



Limited time offer!

Currently offering a great rate on variable rate mortgages.

Come in and speak with us today.

*Certain restrictions apply and offer subject to change without notice

Are you satisfied with us?

If you are happy with us please refer your friends or family members.



Help spread the word!

With your group you have privileges



For your home and auto insurance, enjoy preferred rates and experience the value.

For more information please call 1-888-476-8737
www.thepersonal.com

Four Winter Driving Tips

- 1. Keep your distance:** Always leave plenty of space between vehicles.
- 2. Use your brakes:** Use your ABS or pump your brakes to avoid wheels locking.
- 3. Winter Tires:** All season tires lose 60% of their grip at -14 degree, winter tires use special compound and have more traction.
- 4. Stay calm in a skid:** Don't suddenly brake, instead let go of the gas and turn the steering wheel into the skid.

Source: <http://www.in-georgetown.com/articles/prepare-for-canadian-winter-driving-with-four-easy-tips>

giving you the power

We're always here to help YOU!

We work hard to save you money and our team is committed to helping you build a sustainable financial future.

Let your voice be heard! Tell us how you feel. Please leave a testimonial for us in person at any of our offices or on our website.

We would love to hear from you!

<http://www.teucu.com/ourimprint/testimonials.html>



Everybody deserves a break

It's time to take control of your finances. The credit union's Line of Credit gives you access to money where and when you need it. You can use it to pay off those high interest credit cards, home improvements, vacations, or anything you need. The best part is there is no annual fee, and no cost if you don't use it. You receive comfort in knowing the funds are there if unexpected expenses or emergencies occur.

It is time to take yours



Seven tips for shopping online safely this holiday season

1. Start with anti-virus software
2. Look for security on the vendor website
3. Use a filter
4. Check the vendor's privacy policy
5. Check reviews
6. Read return policies
7. Keep receipts



For more detailed information on each tip follow the link below:

Source: <http://www.theglobeandmail.com/globe-investor/personal-finance/household-finances/seven-tips-for-shopping-online-safely-this-holiday-season/article1806036/>

Stocking Stuffer Loan Special



Giving you peace of mind
this holiday season.

5.73%_{apr*}



*Annual percentage rates. Cannot be combined with any other specials. The rate is variable and is subject to change without notice. Membership is required. PPSA Fees & other exclusions may apply. Variable loan rate based on prime rate of 3.00%+2.73%.

Happy Holidays!



Wishing all our members
and their loved ones a safe and
wonderful holiday season!

From all the staff at your credit union

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

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

Liana Crimi
Loan Clerk

Pia Martinez
Member Service
Representative
(Contract)

Jewel Nangreaves
Member Service
Representative
Deputy Privacy Officer
(Contract)

Jimmy Phuong
Marketing
Administrator
Member Service
Representative
Newsletter Editor
(Contract)

Esther Kwon
Accounting
Administration
Representative
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Aneliza Peniero
Member Service
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Co-op Student

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