

identification we are ETCUCON (all upper case). It is also a good idea to drop into their web site between Money Misers as there are often special deals that become available. Their web site also features special deals in cities such as Edmonton, Ottawa, Vancouver etc. so if you are planning on doing so travelling outside of the GTA it might be beneficial to see what is available.

An absolutely reliable sign, even more than the sighting of a robin, that winter is almost over is the announcement of the opening of another season at Canada's Wonderland.

The park will open for business this year on May 8 and then beginning on May 23 the park will be open daily through to September 5. Once again this year we will have specially priced tickets available for our members and as in the past they should be the cheapest tickets available. The regular walk up ticket prices this year will be \$55.99 plus taxes for adults and \$32.99 plus taxes for seniors and adults. Our specially discounted tickets for the Spring season, running from May 8 to October 30 will be \$33.63 plus taxes for adults and \$28.32 plus taxes for seniors and children. This is a huge savings and the Spring is a great time to visit the park as the lines for rides are shorter than in the summer. In the June newsletter I will be bringing you details on how to purchase tickets on line but at this time they are only available through our office.

This year Canada's Wonderland takes excitement to new heights in 2011, with the addition of WindSeeker – a 30-storey swing ride. Towering high above the Park, WindSeeker will ascend 301 feet (91.7M); 70 feet (21.3M) higher than the previous tallest rides Drop Tower and Behemoth and spread its metal arms, swinging riders at a 45-degree angle at speeds up to 50 kilometres per hour. WindSeeker will feature 32 two-person swings that will provide riders with a gravity-defying thrill as their feet dangle at heights never experienced before at Wonderland.

Hopefully, I will have more to report in the June Money Miser. Returning this year will be the Endless Summer Ice Show, Dive and Stunt Show and the ever popular Victoria Falls High Divers. If more details or news come available on this year's season I will bring you the details in June.

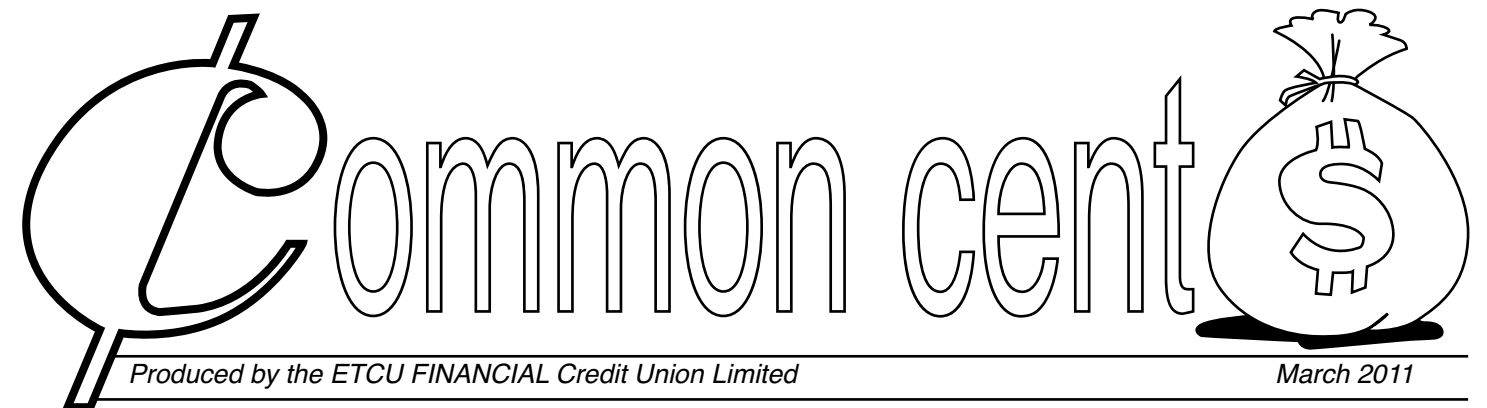
Once again this year we will be offering discount day passes to our members for Ontario Place. At this time we anticipate that the discounts will be similar to last year's and that we will again be offering two purchase options, tickets through the office or on line purchases. Ontario Place opens for business on the Victoria Day weekend so I will be bringing you more specific details in our June newsletter.

My next item seems to be oddly out of place considering the time of year. The discount golf book, Golfcore All 2011 is now available in our office. Some of our members who are avid golfers have told me that this book can save you quite a bit of money if you happen to be one of the game's aficionados. In this edition there are over 525 two for one green fee coupons, 1000 green fee coupons at 184 courses, junior coupons and weekend play coupons at 141 courses. New this year are courses at Deerfield, Glenway, two courses at Horseshoe Resort, Lora Bay, Timberwolf and Tyandaga. This book is currently available in the office for \$59.95. The wonderful thing about this book is that the members can save money by

using it and part of the sale proceeds go towards the credit union scholarship fund. This is one of those win-win situations!! This book also makes a wonderful gift.

Recently some people have inquired as to what happened to the Alaska cruise that we were featuring for May. Due to the unbelievably low price and limited time and cabin availability, the cruise company took back our block of cabins and sold them off immediately. When I mention in the Money Miser that there is limited time or availability for an offer this is not a marketing ploy as I have absolutely nothing to gain but procrastination on your behalf could very well cost you access to an incredible deal. For those of you who were interested in this cruise I apologize for any disappointment you may have experienced.

Well that wraps up this issue of your Money Miser. I hope you will find these offerings useful and I am sure you can use the money you save. I am always on the look out for good deals, offers and services and I heartily encourage you to forward anything you find to me so that all of our members can benefit. I would also like to encourage you to check out the ETCU Financial web site periodically as I sometimes receive time sensitive offers that I publish on the web site. I look forward to bringing you the June issue and until then, may you be healthy and happy.



CUCO DUES

Each February, ETCU updates its membership in Central 1 (formerly Credit Union Central of Ontario) by meeting deposit requirements and paying membership dues. Central 1 sets its membership requirements on a formula that considers the credit union's asset size and number of members. This year, member's accounts were debited \$5.00 on February 17, and will appear on your statement under the code "LD" for League Dues.

In partnership with its members, Central 1 develops and delivers innovative products and services to ensure credit union strength, stability and growth. Central 1's primary financial role is to maintain a large pool of funds, or liquidity pool, for its member credit unions. This liquidity arrangement means that a credit union member's deposits are backed by a larger organization and by the combined strength of a network of more than 600 affiliated credit unions in Canada. Each credit union has access to the liquidity pool to ensure the credit union has the cash flow to meet member needs. Membership in Central 1 Credit Union has many advantages, including access to the innovative products, services and technologies that financial institutions require to retain and expand market share in a highly competitive marketplace. Member credit unions also benefit from Central's affiliation with national and international organizations, including the Canadian Payments Association and the INTERAC® network. Central 1 is governed by a 16-member Board of Directors drawn from credit unions in the two provinces. Headquarters are in Vancouver.

MARCH IS FRAUD PREVENTION MONTH!

The Competition Bureau's Fraud Prevention Forum selects March as the Fraud Prevention Month each year, and the credit union system will be participating once again this year.

The Fraud Prevention Forum was established through shared concern that consumers need to be better informed about different types of fraud to help prevent them from becoming victims. Common messaging – "Fraud: Recognize it. Report it. Stop it.", is used by members throughout Fraud Prevention Month to build awareness and educate consumers on what fraud is and what to do about it.

To gauge Canadians' awareness and understanding of fraud, the Competition Bureau conducted a survey of one thousand Canadians, aged 18 years and older.

Some of the results were:

- 35% of those surveyed indicated they were the victim of mass marketing fraud (by phone, mail or email); and
- 20% of those surveyed indicated they were victims of identity theft.

According to the Canadian Anti-Fraud Centre (formerly known as Phonebusters), the top three scams reported are:

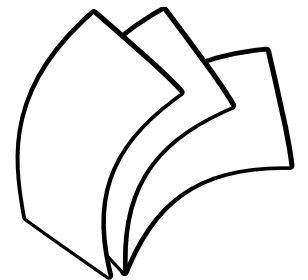
- False, deceptive or misleading promotion of services or solicitation for services (most involve interest

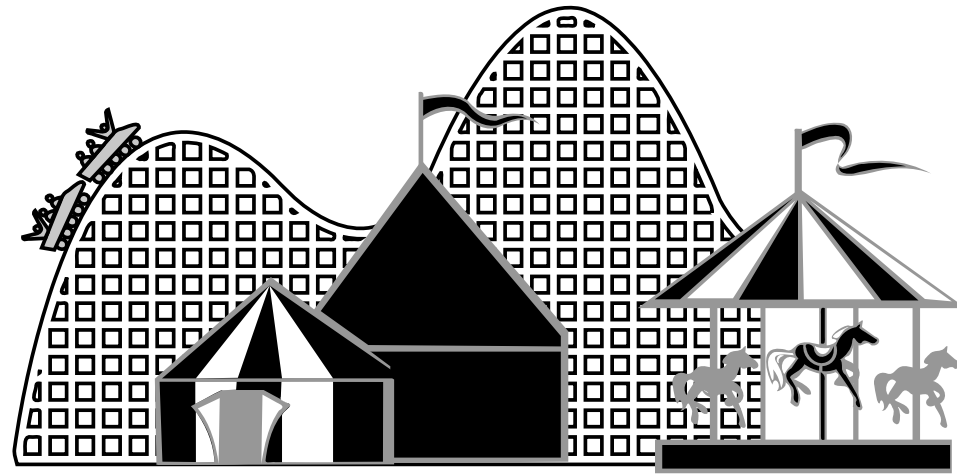
rates). These scams typically involve third parties making offers for telecommunications, internet, finance, medical and energy services. This category of scams may also include, but is not limited to, services such as extended warranties, insurance and sales services.

- "Prize-pitches" which involve victims receiving notification by mail, phone, or e-mail indicating they have won a prize. However, in order to collect the prize, the victim is required to pay various fees or taxes in advance. Victims either never hear from the organization again or receive further requests for money.
- "Emergency" scams also referred to as the "Grandparent Scam" where seniors receive phone calls from a con-artist pretending to be a relative and claiming to be in need of money because of an accident or trouble returning from a foreign country. Variations of this scam exist, but they are predominantly directed towards the elderly.

For a full list of scams and scenarios, as well as tips on how not to be a victim, visit:

www.antifraudcentre-centreantifraude.ca





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We welcome all members to share their opinions about our newsletter or about the credit union operation in general.

Please feel free to contact any one of our staff or directors with your comments.

It Pays to Compare!

The advantages of comparing your insurance are really in your favour. You may find better coverage, or even save money. At the very least, comparing your coverage will give you confidence in knowing that you're getting value for your insurance dollar.

As a responsible homeowner, a good driver and a credit union member, you have access to Home and Auto Insurance provided to you by the CUMIS Insurance program. We encourage you to compare your existing coverage with the CUMIS Insurance program's Home and Auto Insurance – it's competitively priced, convenient and it's for credit union members.

Competitive Rates and Special Discounts

Credit union members who are responsible homeowners and good drivers can enjoy substantial savings on the cost of their insurance. You'll find the CUMIS Insurance program's home and auto insurance rates competitive with other insurers. Don't forget to ask about the discounts that you may be eligible for if:

- You are claims free
- You have a centrally monitored security alarm system
- You are mortgage free
- Your home is new
- You insure more than one vehicle
- You have a student away at school
- You are of a mature age
- You are retired

Call to compare and start saving today! CUMIS Insurance licensed insurance representatives are ready to give you a free, no obligation quote by calling 1-800-810-2847.

A friendly reminder at the ETCU website...**MEMBER TESTIMONIALS!**

Members are often giving verbal accolades to the staff for the quality of service they provide. We regularly hear very kind remarks, especially when compared to the service some members have received at the other financial institutions.

We are now offering the opportunity to share your comments with the rest of the membership through our website. From our home page, www.etcu.com, click on "Member Testimonials" on the left hand side of the page, and type your message.

This is a great way to have the membership at large read what you have to say about your credit union.

**The Money Miser.. by: David Lewis***moneymiser@etcu.com*

The March Money Miser is probably the least exciting of all our editions with it coming after the excitement of Christmas and before the warm glow of summer. We will try to push away the gloom of March and like the tulips and crocuses of spring hopefully some bargains and interesting things will pop up for you.

In the last issue of the money Miser I reminded the members of my impending retirement from the credit union and as a result from the Money Miser. At that time I appealed for somebody to come forth and take up the mantle of this benefit but to date I have not heard from anybody. This has been a very popular feature for our members for the over twenty years that it has been in existence. Some members have actually told us that it is because of the Money Miser that they maintain their credit union membership. It would be a real shame to see this benefit retire with me and I would hope that somebody would come forth and keep up this unique tradition. After this issue there are only two Money Misers remaining!!!!

We have just finished another very successful sales campaign with the Entertainment 2011 discount books. Through purchases made by our members we were able to contribute almost \$1000 towards the credit union scholarship fund. Through these purchases which save our members hundreds of dollars we are also able to help out a needy individual with their financial needs towards a post secondary education. This promotion is really special as everybody who is involved benefits. Keep your eyes open for upcoming newsletters and information concerning the arrival of the 2012 edition.

The fine folks at Perkopolis have another great line up of discount offers for our members and I will just

touch on what is available. If you are interested in any of these offers you may access their site to get more specific details or to order tickets.

In the Theatre and Shows category, discounts can be obtained for Disney on Ice: Toy Story 3, Cirque du Soleil: Totem, South Pacific, Billy Elliot, Lion King, Secret Garden, Lord of the Dance, Thomas and Friends, Madagascar Live, Calendar Girls, The Kirov Ballet: Swan Lake, Kodo Drummers, Max and Ruby: Bunny Party, Stars on Ice, Stage West Dinner Theatre, Yuk Yuks and Medieval Times.

If you want something a little less cultured you may wish to investigate one of the many discounted sporting events that are available. Specially priced tickets can be purchased for the Toronto Maple Leafs, Toronto Raptors, Toronto Rock, Toronto Marlies, Monster Supercross and the Harlem Globetrotters.

In the realm of Attractions there are numerous opportunities for savings with specials at venues such as Great Wolf Lodge Niagara Falls, Fallsvie Indoor Waterpark Niagara Falls, March Break Spring Fling, Canada Blooms flower show, Segway Ontario, C.N. Tower, Laserquest, Ontario Science Centre, Playdium, Toronto Zoo and Dave and Busters. Of special note in this area are special passes available for attractions in Toronto (City Pass Booklet), Niagara Falls and Vancouver whereby the promoting cities have packaged many of their popular attractions into one heavily discounted pass. If you are planning on seeing sights in any of these places I would highly recommend you investigate these passes as the savings are great and in some cases there is the added benefit of not needing to line up!

New to this issue Perkopolis is bringing you specially discounted prices on many popular magazines. Current special subscription rates

may be obtained for Canadian Gardening, Canadian Living, Elle, Hockey News, Homemakers, MoreCanada, Style at Home and The National Post.

Also new with this issue are special discounts for skiing. Currently there are discounts available for chair lifts at Horseshoe Valley, Whistler and Mount Tremblant. Package deals are also available at Blue Mountain and Horseshoe Valley.

Perkopolis continues to add discounts on many new categories and this newsletter contains quite a few. Special rates can be obtained for car rentals with Avis, Budget, Zipcar, Alamo and Park and Fly. On a related car note discounts can also be had with Sirius Satellite Radio, TheyWroteOffMyCar.com and the Automall Network.

If you would like to follow through on a New Year's resolution of getting into better shape you might be interested in a special rate at Anytime Fitness, Curves, Extreme Fitness and Ron Zalko Sports Club. Also related to fitness you may be interested in a discount rate for a spa at wayspa.com.

Pet owners have not been left out and now Perkopolis is featuring a discount with PetOnly.ca and Petsecure.

In a miscellaneous service category there is now a special rate with Hip Communications and FTD Florists.

Perkopolis is getting very ambitious and is now expanding into the clothing realm with Naturalizer Shoes and Shoes.com

Last but not least, for the cinema aficionados, there are some very good deals to be had with AMC, Cinemark, Cineplex and Empire Theatres.

All the above Perkopolis specially priced discounts can be obtained by credit union members by accessing their web site at www.cctickets.ca/members and registering. When you are asked for the access code or group

