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WE'RE YOUR
24/7 CU!

OPECU
87 Years
Est. 1930

OFFICE & DRIVE-UP:
9 a.m.-5 p.m.
Mondays-Thursdays
& 8 a.m.-5 p.m. Fridays

AUDIO:
1-800-968-8789

VB (On-Line)
www.opecu.com
Click on the green button!

E-MAIL:
opecu2@gmail.com

MACCARD:
Anytime/Most anywhere

**KEEP US INFORMED
OF ADDRESS CHANGES**

*A \$5 service fee is applied for
any returned mail we receive.*

OFFICE WILL BE CLOSED:

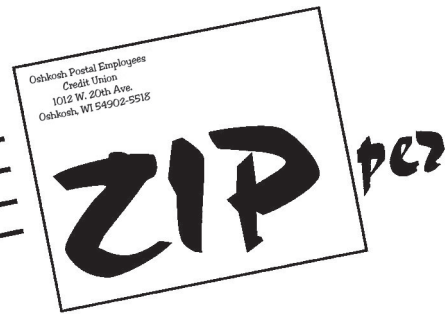
MONDAY, JAN. 16,
MARTIN LUTHER KING JR DAY

MONDAY, FEB. 20,
PRESIDENTS DAY

FRIDAY, APRIL 14,
GOOD FRIDAY OBSERVANCE
CLOSING AT 1 PM



The



January 2017

Set VB's Personal Options to your liking

OPECU is rooted in your community, small enough to know you by name but big enough to offer convenient high tech. The best of both worlds!

We wanted to remind you of one Virtual Branch convenience that is very member friendly. In the summer issue we spotlighted the 3 Tabs within VB, noting that the 3rd Tab, **Self Service**, is the one that lets you personalize the site: rename accounts, set up alerts, and more. Let's check it out.

Under **Self Service**, look at **Personal Options**. It contains *Personal Information*, *Preferences*, and *Accounts List*.

Personal Information, of course, is your name, address, etc. Here you can change or add emails, phone numbers. When you change something, OPECU is informed so we can update the change on our side in FiServ/Cusa.

Next let's temporarily skip to the third choice, *Accounts List*. **Inside tip:** Choices here should really be done before you go to *Preferences*. In this section, set which accounts you want to see, rename them if you want, etc. By doing this before proceeding to *Preferences*, you can more easily set up the 5 accounts you want to display.

Click on the *Accounts List* to see all the accounts in VB, their type, and display. If you do not see an account you expected to, please contact us. Accounts are listed in blue which means they are a link. Click on the account to view or edit the details.

"Account Details" displays the account number assigned by the Credit Union and account type such as checking or loan. Next, you may rename that

A message from your CU president

account to your liking. For example, if it is your checking account with your last 3 digits and you would rather call it "checking," change it. If that is the first account you want to see on Overview, put "1checking" as the nickname. The next might be 2savings, or 2vehicle loan, or 2christmas, whatever. Then 3vacation, etc. You get the idea.

By setting them up in Preferences, they will show the way YOU want instead of the default alphabetical listing. None of the names are visible to us. They are just on YOUR site to make VB easier for you to navigate.

You may do this for all your accounts listed, if you want, but only the 5 you want to show on Overview need to have numbers first.

Under Account Details is Display Account with yes/no. If the account shows on your list but does not show on Account Access, it means Display Account is NOT checked. Go to **Self Service**, *Accounts List*, click on account not showing and check the Display Account.

Don't want to see a paid-off loan? Go into Account Details. Uncheck Display Account.

Finally, back to *Preferences*: Once you have decided if you want to rename, sort or display accounts, choose the 5 accounts for Overview. If you used numbers, they appear numerically. If not, they appear alphabetically.

It's your VB. Make it work for you.
Next issue: We focus on Bill Pay.

THE ZIPPER



Specials for holiday 'leftovers'

It's January and that means OPECU is offering an After-Christmas Sale to help clean up those leftover Christmas bills.

Check in with us to check out the best payment options for you!

Don't forget. If you have future loan needs, OPECU will have:

- ▶ "The Taxman Cometh" Loan Special, in February, March, and April.
- ▶ Our "Blue Light Special" for those winter blues, in February.
- ▶ Our Clean-up or Home Improvement Special, including mortgage special, in March.

Happy Birthday!



Greetings to our young members with first-quarter birthdays:

January: Draven, Bianca, Molly

February: Kendall, Julia, Patrick, Sydney, Paige, MacKenzy, Tyres

March: Shayla, Allison, Peyton, Ashley, Natalie, Hunter, Irene!

Members' generosity impressive!

Thanks to all who donated to the Day By Day Warming Shelter, a temporary shelter for the homeless.

This was a new charity for us this year and -- let me tell you -- we sure made an impression!

We made the holidays warmer for all! The shelter operates during Wisconsin's cold winter months (mid-October to mid-April).

Once again we had a great response to our December contest!

Winners will be announced in the next newsletter.

Remember that the Annual Meeting is no longer being held in February. We have moved to warmer weather. Stay tuned!!

What happens to your accounts and any money in that account if something happens to you?

Do you have a beneficiary listed on your accounts with the credit union?

Stop in and designate one on your account(s) TODAY! As your life changes, the beneficiary can and should change.

Planning to have your tax refund deposited into your credit union account? Our routing number is 275981116.

Make sure that the deposits are made in the name (or names) on the account. That is the only way they will be deposited.

Heads up! There is a newer, faster version of Bill Pay as of October. Its name? ONECLICK!

"Like" us on Facebook to find the latest news about OPECU including loan specials. We are here for you.

New debit chip cards have arrived!

Our new MACCARD Debit chip cards are here!

Have you received your new card in the mail?

If you received two, destroy the one without the chip. The same pin you used before will work on the new card.

One word to those who have an expiration date coming soon. You have the new chip card BUT with the same expiration date as the old gray one.

By the end of that expiration month, you will get another chip card -- with an expiration date three years in the future.

- ✓ same numbers
- ✓ same PIN
- ✓ different expiration date
- ✓ different # on back.

Be sure to activate and use the right one.