

**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION**
1012 W. 20TH ST.
OSHKOSH, WI
54902-6618
920-233-3117

STAFF:

Michele
Kay
Helen
Gail
Heidi



**WE'RE YOUR
24/7 CU!**

OPECU
86 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.*

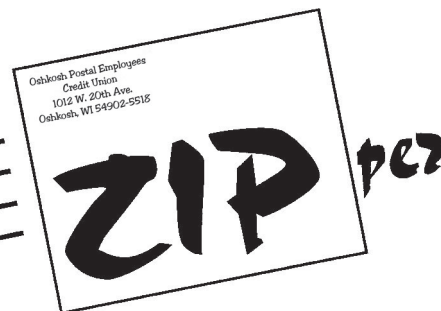
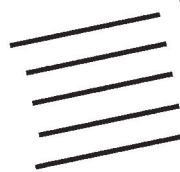
OFFICE WILL BE CLOSED:

MONDAY, OCT. 10,
COLUMBUS DAY
FRIDAY, NOV. 11,
VETERANS DAY
THURSDAY, NOV. 24,
THANKSGIVING
FRIDAY, NOV. 25,
CLOSED AT 1 P.M.
MONDAY, DEC. 26, IN
OBSERVANCE OF CHRISTMAS
MONDAY, JAN. 2, IN
OBSERVANCE OF NEW YEAR'S



October 2016

The



Autumn the season of change at OPECU

October brings a few changes for your Credit Union.

■ The first one will be Same Day ACH. Actually, this started Sept. 23. ACH means Automated Clearing House – *the way most of you get paid* – with transactions handled electronically. It's also the faster way for companies to clear your checks.

On Sept. 23, we started receiving four files per day, instead of the one file we used to receive each morning that contained all four files.

What does this mean for you? There will no longer be such a thing as a "float" – those sometimes days before a check clears. Checks will clear sometimes even the same day you write them.

Save yourself overdraft fees! Make sure you have money in your account BEFORE you write the check.

■ The second change happens Oct. 5. OPECU will enhance our Bill Pay product to the newer, sleeker, faster, more convenient "ONECLICK."

Those members who have this service should have received notice from us by now and also one from the company, Jack Henry, that we deal with.

ONECLICK will have a demo which we encourage you to use so you can better understand the changes.

About two weeks after we convert, you will get another notice from Jack Henry.

Our Bill Pay service is free, but you

A message from your CU president

must have a checking account with us and you also must be registered on Virtual Branch, our online service.

If this new convenience interests you, please contact us for details.

■ The third change: the MacCard Chip Card.

OPECU received a grant from the Credit Union Foundation at the Wisconsin Credit Union League to convert all debit cards at once. We have started the process and hope to have it finished by the end of October.

If you have our MacCard Debit Card, you will receive a new card with the same number BUT it will have the chip in it.

You will have to activate it at an ATM. If you are not now using or do not intend to use your MacCard, please let us know ASAP.

In addition, the price of a replacement card moves to \$10, as it is more expensive to replace.

Our VISA Credit Cards are being replaced with the chip card as the card expires. The handler of our credit cards would not give us the option to do it all at once.

We hope the new chip card will halt the fraud on accounts, save you time and save us money. If you have any questions, please contact us.

Share the love!
'Like' us on facebook

Let us help you achieve your financial goals with the best products and services, best loan rates, free checking accounts, on-line and mobile banking, text alerts and more!

Watch for skimmers at the gas pumps, check your statements

People who pay at the gas pump are being urged to be vigilant after card “skimmers” were found at stations throughout Wisconsin.

These skimmers are yet another device that crooks are using to obtain your credit card information.

According to the Wisconsin Department of Agriculture, Trade and Consumer Protection, a skimmer is a fake card reader that fits over the

actual card reader on the pump. It includes a communications cable with an in-line recording device that runs between the card reader and main board.

If you notice signs of tampering at the pump, lightly wiggle the card reader. Skimmers may feel loose and come off. You also can check to see if security seals are broken.

Pay close attention to your

monthly statements and regularly check your credit reports.

Report any potential skimmer activity to the financial institution that owns the card and to the station where the transaction occurred.

High-risk areas are highway corridors, travel centers/plazas, and other areas of heavy traffic. If you don't want to take a chance, go inside the store to swipe your card.



Greetings to our young members with fourth-quarter birthdays:

OCTOBER: Braeden, Lindsey, Jacob

NOVEMBER: Sydney, Ashley, Nick

DECEMBER: Kalie, Ed, Lauren, Grace

Disguises, contests, and ICU Day fun planned at OPECU

OPECU always has something fun planned for members of all ages.

Check out these upcoming events:

On Halloween, put \$5 in a child's account and get a spooky surprise! Visit your credit union in your Halloween costume and enjoy a special treat.

At Christmas, don't forget about our contest. There will be prizes for each age group!

We will be celebrating International Credit Union Day on Thursday, Oct. 20. Visit us and see what the festivities are all about!

Enjoy OPECU convenience day or night

Are you taking advantage of all the easy anytime account options OPECU offers? You can use them day or night. Check them out:

By Phone:

Call Audio-Call 24/7, whenever you need it: 1-800-968-8789

Mobile Banking:

Access your accounts quickly and easily from the convenience of your smart phone.

Text Message Alerts:

Get updates about your checking account balances and other alerts sent directly to your cell phone.

Online:

Get real time with Virtual Branch, our online service.

Online Banking:

Check your balances, transfer funds and more, whenever, wherever you have secure internet access.

E-statements:

Save time and paper. View your monthly statements online, usually by the 1st or 2nd of each month.

Bill Pay:

Pay your bills the easy way with the click of a mouse and your personal internet connection.

Use it or lose it

The use of your debit card and your Visa card may be withdrawn due to non-use. If you don't use a card during the year, you may lose the privilege of having one, and it will not be reissued upon expiration.

OPECU Loan Specials are **FRIGHTFULLY** good!

- October: Our *Spooktacular* Loan Special!
- November: Our *Thanks to you!* Certificate and Loan Special
- Oct 15-Dec. 31: Our *Santa* Loan Special
- January: Our *After Christmas* Loan Special

Stop in soon to discuss the right loan for you.

