

**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION**
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OSHKOSH, WI
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STAFF:
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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:

OCT. 9, COLUMBUS DAY
NOV. 23, THANKSGIVING
NOV. 24, **OPEN UNTIL 1 P.M.**
DEC. 25, CHRISTMAS
JAN. 1, NEW YEAR'S DAY
JAN.15, MARTIN LUTHER KING DAY



October 2017

The



Everyone got a Reality Check Sept. 15

Doing things electronically is very common today. You can get paid that way. Pay bills that way. Buy things on line (send money) and even have your check clear your checking account electronically.

OPECU calls this the ACH system (Automatic Clearing House). Over the years, this "system" has grown and grown and so have the rules, regulations and timing.

Years ago we used to receive all ACH files in the morning, usually before we opened the doors. About a year or so ago, we started receiving them throughout the day, usually four times. Two always posted in the AM, before we opened and only credits posted during the rest of the day.

Well, life as we knew it changed again on Sept. 15, 2017!

On that day, we went to "live"

**A message
from your CU president**

ACH! No longer will there be a float on most of your checks. You could write a check to the grocery store in the morning and it could clear your account that afternoon.

BOOM – instant happenings!

What does all this mean to you? It means you *must* make sure you have the money in your checking account **BEFORE** you write the check or immediately after (transfer by Mobile Money/Mobiliti – the phone app or call the CU).

What if you don't? You may be paying more charges in FEES (transfer or courtesy pay or return fees).

It's something that has happened to all financials. It's the law!

Not using your account? It could cost you

What happens to an account that shows no activity? OPECU considers it a dormant account.

If your account:

- ✓ has less than \$75 (\$75 and over is when OPECU pays dividends which is considered activity),
 - ✓ has an owner 18 years or older,
 - ✓ has had no activity for 18 months,
- then we send letter to the address we

have on file to inform you of options.

If after six months we get no response, we start charging the account \$5 every six months until the account is at zero.

We must do this because of the high cost of having an inactive account.

Check cashing, however, is not considered activity.

Don't lose the privilege of using a debit or Visa card

Not using your OPECU debit or Visa card during the year?

You may lose the privilege of having one to use.

If it is not used, it may not be reissued upon expiration. Please keep this in mind. Take advantage of OPECU debit or Visa convenience.



Get these OPECU loans before they disappear

- OCTOBER** ~ Spooktakular Loan Special
- NOVEMBER** ~ Thanks to You Special
- OCTOBER-DECEMBER** ~ Santa Loan Special
- DECEMBER only** ~ Fa La La Loan
- JANUARY** ~ After-Christmas Loan

OPECU has loans for every season, for every budget.



Credit Unions getting ready to celebrate

Join us on Thursday, Oct. 19, as we celebrate International Credit Union Day® and YOU!

The day recognizes the credit union movement's history, achievements, the hard work of those who came before, and shared member experi-



ences. It's been celebrated on the third Thursday of October since 1948.

OPECU also plans to celebrate another holiday soon - Halloween! Stop in Oct. 31 in costume and get a treat.

And don't forget! Our annual Holiday Coloring Contest begins Dec 1. Watch for more information.

Smart savers are ready to go shopping

Those with a Christmas Club account -- **ENJOY!** Your money was disbursed to your checking or savings on Sept. 30. Good for you for planning ahead.

The 2018 Christmas Club began Oct.1. If you do not want to change

anything, just let it happen.

If you want to stop it or **START** one, let us know as soon as possible. **Remember:** You can start a Christmas Club account at any time. *Be smart. Plan ahead. Stop in today to get yours started.*

Busy, busy, busy? OPECU options save you time!

Enjoy the convenience of OPECU any time, day or night, with these easy account options.

By Phone:

◆ **Audio line.** Call 1-800-968-8789. Get 10 free calls each month; 50 cents each after the 10.

◆ **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:

◆ **Virtual Branch.** This is OPECU's real-time online service.

◆ **Online Banking.** Check your balances, transfer funds, and more, whenever and wherever you have internet access.

◆ **E-statements.** Save time and paper by viewing your monthly statements online, usually by the 1st or the 2nd of each month.

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

Best wishes on your special day!

Greetings go out to OPECU's young members with fourth-quarter birthdays. They are:

October: Jacob, Braeden, Lindsey

November: Nicholas, Sydney

December: Kalie, Grace, Edward, Lauren



Birthday!