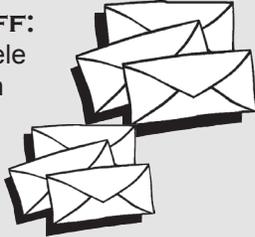


**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
1012 W. 20TH ST.
OSHKOSH, WI
54902-6618
920-233-3117**

STAFF:
Michele
Helen
Gail
Heidi



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



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**

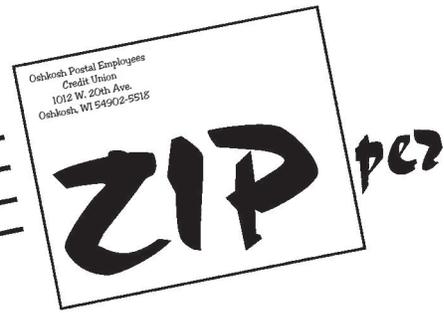
*A \$5 service fee is applied for
any returned mail we receive.*

OFFICE WILL BE CLOSED:

JAN. 1 - NEW YEARS DAY
JAN. 15 - MARTIN LUTHER KING DAY
FEB. 19 - PRESIDENT'S DAY
MAY 30 - GOOD FRIDAY, AT 1 P.M.



The



January 2018

Do you have **DESIGN** flair? Enter our LOGO contest!



We want a new logo for Oshkosh Postal Employees Credit Union! If your logo is chosen, you will win \$50 and a T-shirt featuring the logo. The contest ends March 31, 2018, with the winner announced at the Annual Meeting. Contact the office for details.

Even Audio service subject to tech issues

Audio is one of OPECU's many convenient 24/7 services but, like all services not in the credit union, it may not always show up-to-date balances.

The ATM, for example, keeps track of your balances from a file we send it once a day around 9:30-10:00 a.m. Balances from Virtual Branch should be the same as what we have on our credit union computers since VB is in real time. However, sometimes VB has its moments while it sits on a secure server. The Internet can go down, slow, etc., just like any Internet provider.

Now with Audio, we send a file about 9:30-10:00 a.m. and about 4:30 p.m. Monday through Friday.

That means that the balance you get when you call Audio's 1-800 line after 10:00 a.m. will NOT CHANGE until after 5:30 p.m. that day if you had any clearings or deposits during the day.

If you did not, of course, your balance will be the same at 5:30 p.m. as it was at 10:00 a.m. If you did have deposits or clearings and they do not show up at the 5:30 p.m. call, it is a good bet that the Audio system is down, or slow, or just did not receive the file. Like any service, there are times when it is not working.

Thus the only TRUE balance is the one that sits on the computers in the

A message from your CU president

office of OPECU. So, if we are open, call us to get the correct balance at that time. We are happy to help.

Since the Audio service is free only 10 times per month, here are some suggestions on when best to use it:

- ✓ On the weekend or on those days when we are closed and you need to know your balance or you want to make a transfer or a payment;
- ✓ When you need to know your balance before making a purchase with your MacCard (rather than trusting the ATM balance inquiry);
- ✓ When requesting that a check to be sent to you;
- ✓ When checking to see if you are overdrawn and need to make a deposit. The best time to check would be at about 6:00 p.m. as the final file should be uploaded.

The important thing to remember is that Audio, VB, Mobiliti, and MacCard are convenient services that have their place in your financial life. BUT, if you really need to know something about your account, the best thing to do is call us -- your credit union -- at 920-233-3117.

Annual Meeting to showcase new logo

Save the date! The Annual Meeting is scheduled for Saturday, April 14, 2018, at Primo, 2605 Jackson St., Oshkosh.

Join fellow members and OPECU directors and staff for an evening of eating, socializing, and learning

about YOUR credit union. And, as a special surprise, the winner of our logo contest will be announced.

Since it is YOUR meeting, take the time to inquire about any or all of our services. We look forward to seeing you.

Want your refund back fast? Use Direct Deposit

The best and fastest way to get your tax refund is to have it electronically deposited for free into your financial account at Oshkosh Postal Employees Credit Union through Direct Deposit.

► *Be sure that the name on the tax refund is the SAME as the name(s) on your OPECU account to avoid problems. Sending your boyfriend's, girlfriend's, or child's refund to your account will NOT work.*

Direct Deposit is simple and easy to use. Just select it as your refund method through your tax software and type in *your* account number and OPECU's routing number.

OPECU's routing number for your taxes is: 275981116

Or, tell your tax preparer you want Direct Deposit.

You can even use direct deposit if you are one of the few people still filing by paper. Be sure to double check your entry to avoid errors.

Direct Deposit also saves taxpayer money. It costs the nation's taxpayers more than \$1 for every paper refund check issued, but only a dime for each Direct Deposit made.

Eight out of 10 taxpayers get their refunds by using Direct Deposit. It is secure. It's the same system used to deposit almost all Social Security and Veterans Affairs benefits into millions of accounts.



Check out our After-Holiday Specials

- January: After-Christmas Loan**
- February: Blue Light Special Loan**
- February-April: The Tax Man Cometh Loan**
- March: Clean Up Loan**

Watch for something special with our mortgages, too.

OSHKOSH POSTAL EMPLOYEES CREDIT UNION

Bonus? Great! But tell us ahead of time

Please tell us if you are expecting a bonus or extra check from work **BEFORE** it is to be posted.

The checks need to be identified so your loans and transfers don't come out more than once. We can't back off if it is the next day.

Our special project in 2018 is the Day by Day Warming Shelter, 449 High Ave., Oshkosh.

We will be collecting money to help Day by Day provide safe, temporary shelter, food, and supportive services for homeless adults. Can you spare some change?

Donation cannister are in the credit union office. All donations are welcome. Find a list of specific items needed at Day by Day's Facebook page or on its website: www.warmingshelter.com/wishlist.

To wire funds in or out, we need

extra information called "wiring instructions."

Call us or have the receiving financial institution call us.

Do you want to transfer funds from your credit union to another person's account?

Make things simple and easy with person-to-person transfers through Bill Payer. Find more information at OneClick.



We wish each of you a very Happy Birthday!

Happy Birthday to our young members who have birthdays during the first quarter. They are:

- JANUARY:** Draven, Bianca, Molly
- FEBRUARY:** Kendall, Julia, Patrick, Sydney, Paige, Mackenzy, Tyres, Sydney
- MARCH:** Shayla, Allison, Peyton, Ashley, Natalie, Hunter, Irene