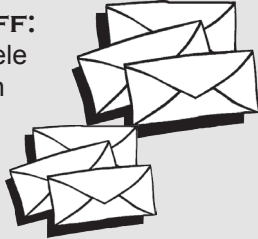


**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
1012 W. 20TH ST.
OSHKOSH, WI
54902-6618
920-233-3117**

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.*

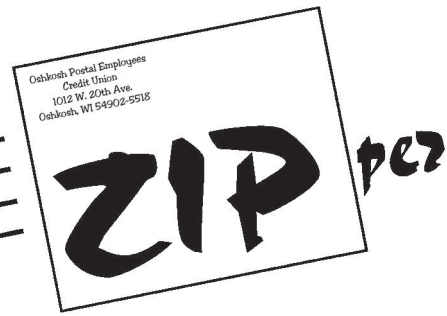
OFFICE WILL BE CLOSED:

July 4 - Independence Day
Sept. 3 - Labor Day
Oct. 8 - Columbus Day



July 2018

The



MacCard will keep your money *mobile*

We've been reporting on OPECU's convenient services -- everything from Virtual Bank, our online service, and OneClick, our Bill Pay service, to Audio, and Mobile App.

Now it's time to focus on everybody's favorite: MacCard, the debit card.

First and foremost, you **MUST** have a checking account to have the MacCard, since all Point of Sale (POS) must come out of a checking account.

Withdrawals at an ATM can come out of either the checking or the savings account, but not purchases made at a WalMart, Pick & Save, Shopko, etc. Those purchases are considered POS.

One important factor is that you can have a checking account for debit card only. This would mean no checks are ordered and no checks can come out of that checking account. If a check were to try to come out, it would be return as no such account.

This option works well for our young members who do not want to have checks but want the convenience of accessing their money at OPECU. They can switch to full-service checking any time by just letting us know ahead of time and we can then order checks for them.

Once the card is received, a Personal Identification Number (PIN) will arrive separately a few days apart.

Once both are received, you must activate the card to make it work. If you do not, you will be denied access to the information as well as the money.

A message from your CU president

To "activate" the card means going to an ATM, putting in the card and using the PIN sent to you. You can do just an inquiry of your savings or checking account or you can actually take money out while activating the card.

Once it is activated, the card is ready to be used at most places, including gas stations, groceries, stores and, of course, ATMs.

If you don't like the four-digit PIN sent to you, notify OPECU and we can change it to a PIN you like.

However, remember, names or numbers that are common to you may be common to others if the card should be lost or stolen.

How does the Mac Card work?

When you sign up for the MacCard, you will be given account information explaining the features and the fee schedule.

Because of our size we cannot offer unlimited MacCard use as a debit card. Therefore, depending on the relationship you have with us, you may have to pay a fee for overuse and there will be a \$1 fee at the end of each month, just for having the card, whether it is used or not.

How about fees? It depends on your relationship with OPECU.

The MacCard can be used three (3) times free each month as a debit card IF you have no automatic

.....
(Continued on page 2)

COME ON DOWN!

OPECU is ready to deal on loans

OPECU is always looking for ways to be competitive in our loans, savings rates, products, and services. Each month we offer a loan special to try to meet the varied needs of our members. If you need to borrow money, check us out first since we take a more personal approach to evaluating your loan application instead of just using a big bank formula. Check out these loan specials!

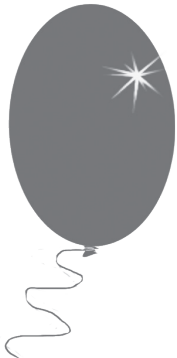
- JULY** - "Let's make a deal!" loans
- AUGUST-SEPTEMBER** - "Back-to-school" loans
- SEPTEMBER** - "Blue Moon" loans
- OCTOBER** - "Spooktacular" loans



Some restrictions apply. Call for particulars.

OSHKOSH POSTAL EMPLOYEES CREDIT UNION
920-233-2117

Happy Birthday to our young members!



Birthday greetings to those young members with birthdays during July, August, and September:

- JULY:** Jaysen, Mason, Gavin, Abigail, Allyson
- AUGUST:** Haley, Mason, Samantha, Emma, Nick
- SEPTEMBER:** Brayleigh, Jackson, Avah, Sophie, Brandon

Noah's Ark discount tickets available

Going for fun at Noah's Ark this summer? Stop at Oshkosh Postal Employees Credit Union to get your discount ticket.



Questions? Please call!

If you have any questions about:

- ✓ Our website
- ✓ Your accounts
- ✓ Our online services
- ✓ Your checking

Your staff is here to help!



All debit cards are renewed by the

end of the renewal period. As long as the card has had activity, you will get another one before it expires.



Don't forget! Your children and grandchildren are eligible for membership in OPECU. Help them open an account today!



Enjoy the convenience of accessing your credit union accounts at home, at work, or on the road by using Audio, Virtual Branch, or Mobility. Contact us to learn more.

MacCard explained ...

(continued from page 1)

deposits coming to OPECU; up to six (6) times free as a debit if you have say a set amount payroll deduction coming to OPECU; and up to eight (8) times free per month as a debit if your entire check comes to OPECU.

What is debit? It is when you use the PIN. That means all ATM transactions are debit. If you go to a store and put in your PIN, it is a debit transaction.

There is a better option. Use your MacCard as a "credit" card! Say credit whenever you can and sign for the transaction.

You can do this as often as you like up to the dollar amount in your checking account.

It's easy to remember: Sign you *Save*. PIN you *Pay*!

Of course, there will be times when you cannot use credit. For example, all ATM withdrawals must be by PIN. We also have heard that some stores require the debit card to be used as a debit card only and you must put in your PIN.

While we cannot tell stores what to accept, we can suggest that you say "credit" when it comes up for you to put in your PIN on the machine and see if it can be switched.

Many businesses do allow that. Say credit whenever you can and save those debit (PIN) transactions to when you really need them, AND save yourself that extra \$1 fee.

All transactions come out of the checking account even if it was a "credit" transaction where you have to sign for it.

Smart use of the convenient Mac Card can save you lots of time and money.