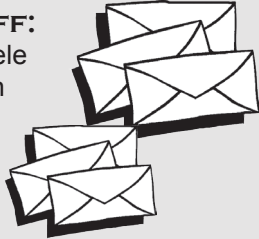


**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
1012 W. 20TH ST.
OSHKOSH, WI
54902-6618
920-233-3117**

STAFF:
Michele
Helen
Gail
Heidi



**WE'RE YOUR
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**OPECU
88 Years
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*A \$5 service fee is applied for
any returned mail we receive.*

OFFICE WILL BE CLOSED:

Jan. 21 - Martin Luther King Jr. Day
Feb. 18 - Presidents' Day
April 19 - Good Friday, at 1 p.m.



January 2019

The



A business meeting you won't want to miss

It's official. YOUR credit union's 88th Annual Meeting will be Saturday, April 13, 2019, at Primo's, Oshkosh.

**A message
from your CU president**

What's an Annual Meeting and why attend? According to bylaws, every year a credit union must hold an Annual Meeting of its membership. The bylaws even state the minimum members who must attend. It all makes it sound so FORMAL!

And it is ... to a point. The meeting is held using Robert's Rules of Order. A list of reports must be made available. Voting must take place.

But, while Robert's Rules are followed, most of the reports are printed in a booklet. That eliminates the need to listen to people reading them. And as far as the voting, well, that is your

privilege as a member-owner!

That's what makes a credit union different from other financial institutions. A credit union is owned by its members. The members elect the Board of Directors to oversee the credit union and represent them.

Members have the right and privilege to attend, listen, learn, ask questions, and vote. Find out how and what we are doing, such as our new Saver's Sweepstakes Savings Accounts. As a bonus, there are gifts and prizes for attending members. Up the fun and have a good meal while you are there. See you at the Annual Meeting.

Plan now for

OPECU's 88th!

**Saturday, April 13, 2019
Primo's, Oshkosh**

Get your tax refund even earlier!

When you file your taxes electronically, you usually receive any refund due within three weeks of the date that the IRS received the return.

But did you know that you can get your return even faster if you elect to have it directly deposited into your checking or savings account!

According to the IRS, there are four electronic filing options for individual taxpayers. They are:

IRS Free File or Fillable Forms

✓ Use IRS Free File if your adjusted gross income is \$66,000 or less.

✓ If you are comfortable doing your own taxes, try Free File Fillable Forms.

Free tax return preparation site

✓ The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) programs offer free tax help and e-

file for taxpayers who qualify.

Commercial software

✓ Use commercial tax prep software to prepare and file your taxes.

✓ Transmitted through IRS-approved electronic channels.

Authorized e-file provider

✓ Tax pros accepted by our electronic filing program are authorized IRS e-file providers.

✓ They are qualified to prepare, transmit, and process e-filed returns.

To get that fast refund, remember that OPECU's routing number is: 275981116.

Use your OPECU account number for a savings deposit or use your OPECU account number and the extra digit found on your checks for a checking deposit.

Any deposits or withdrawals must be in the name of the owners of the account. OPECU cannot accept tax refunds unless the individual is listed on the account.

Price for checks rises; gift cards for winners of Christmas Contest

Please be aware that the price of OPECU checks has risen. One order is now \$12.45, up from \$11.75.

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The jingle, jingle of the holidays will continue for our Christmas Contest winners: Draven, Shayla, Jaysen and Mary Jo. They each received a gift card! Thanks to all who participated.

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Start saving for next Christmas now. Just \$5 a paycheck in our Christmas Club can make a difference.

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For 2019, we will concentrate on growing our membership.

All U.S. Postal Service employees and their families within the 549 ZIP code are eligible for membership.

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You can withdraw from your debit card account up to \$300 cash in one day; use money from your account up to \$1000 for purchases; or a combination or both. The \$300 cash out is a part of the daily limit of \$1000.

ATM/POS transactions:
✓ With direct deposit, enjoy up to 8 transactions a month with no fee from us when you use your PIN.

✓ If you have monthly payroll deduction for your share draft account, you can make up to 6 transactions a month without a charge from us when you use your PIN

✓ If you have no direct deposit, you may have 3 transactions per month without a fee from us when you use your PIN.

✓ Withdrawals/balance inquiries count toward the transaction limit.

Transactions in excess of the limit incur a \$1 fee. There is no limit to POS transactions up to the daily \$1000 IF you sign your name and don't use your PIN. It's the PIN transaction that counts in the number of times without charge.

MONEY
MONEY
MONEY

MONEY!

Need a loan? Check our upcoming season of loans:

- ✓ *January* – It's our **Money Sale**
- ✓ *February* – It's the **Tax Man Cometh Blue Light Special**
- ✓ *March* – Check our **Clean Up/Home Improvement Loan**
- ✓ *April* – We've got an **Eggstra-Ordinary Loan**

Contact your OPECU Financial Representative for more information. Some restrictions apply. Call 920-233-2117 for particulars.

*Wishing
you all
the best!*

Several of our young members celebrate birthdays during the first three months of the year. Special wishes go out to each of them.

They are:

January: Draven, Bianca

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

March: Shayla, Allison, Peyton, Ashley