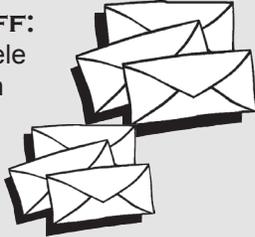


**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
1012 W. 20TH ST.
OSHKOSH, WI
54902-6618
920-233-3117**

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:

APRIL 19: Good Friday, at 1 p.m.
MAY 27: Memorial Day
JULY 4: Independence Day

Signup deadline

→ April 5 ←

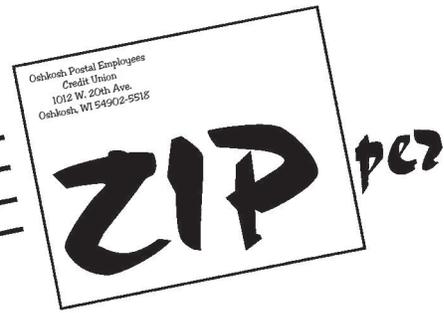
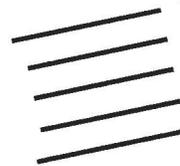
for

OPECU's 88th!

**5:30 p.m., Saturday,
April 13, 2019
Primo's, Oshkosh**



The



April 2019

Secure? Not secure? We've got the answers

For the past few weeks, OPECU has received phone calls about our website -- <http://www.opecu.com/> -- not being secure! Let's talk about that.

A message from your CU president

Most websites are created to share information. That's why we created ours: to let you and anyone else know all about OPECU. Since none of that is privileged information, it does not have to be secure. On our website we don't ask for personal information.

However, our links -- Virtual Branch, OneClick, Apply for a Loan -- all ask for your information so they ARE secure sites.

When you click on those links, a message pops up notifying you that you are leaving our unsecured site.

Once you click OK, you are directed to the login page for the link you chose.



Check the address bar (at the top). It shows either a closed padlock and/or the letters https. Those indicate that the site is secure.



If you do not see the closed padlock or the https in the address bar at the top of the screen, DO NOT enter your personal information.

Our website does have one link that does ask for basic information and it is NOT secure: our Suggestion Box. If you choose to use it, do not put impor-

tant information, like an account number, in there. We can always look up information under your name when we receive the suggestion.

Having trouble getting to Virtual Branch or OneClick? Once you get to either Virtual Branch or OneClick, "bookmark" the site.

Why? Two reasons.

1. Then you do not have to go to our website each time to get to that site.

2. If our website is down, you then can't link to Virtual Branch or OneClick. But you can reach them by going to the bookmark -- unless those sites also are down. Make sense?

Maybe you have experienced this problem: You are on our site and click on Virtual Branch or One Click. The "you are leaving this site" box pops up. You click OK. And wind up right back on our website!

Here's what to do. Accept all "Cookies" and undo the "Pop-Up Blockers." These items are in the settings section of your browser (Internet Explorer, Safari, Chrome, etc.)

Need help? Call us and we can walk you through a problem. And don't get charged \$5 each month (VB non-user fee) because you can't get in.

Big thanks to our donors; beware fake cashier's checks

Thank you to all who donated to the Children's Miracle Network. Together you gave more than \$200 to help children in the Fox Valley.

Thanks also to those who donated to the "Day by Day Warming Shelter." Together you donated needed goods as well as \$200 to help the homeless through the winter. We are still collecting money for the shelter because the need will return with the cold weather next year.



A month ago, we would have said that cashier's checks were pretty safe. After all, you should only be able to get a cashier's check with cash or a withdrawal of money from your account.

Well, life has proven us wrong.

OPECU's cashier checks have been compromised! And we are not alone.

There are checks out there with our name and our account number on them -- and they are bogus, fake, fraud!

Someone obtained one of our good checks and has made a computerized version, sending them to different people for different purposes all over the United States.

Upon checking with other credit unions, we learned there are many bogus cashier's checks out there!

In fact, the Wisconsin Department of Agriculture, Trade and Consumer Protection says the fakes are not just cashier's checks but everything from money orders to corporate and personal checks.

While a financial institution may make funds available to you a business day after you deposit a check, it can take weeks for the forgery to be discovered and the check to bounce.

And, unfortunately, YOU are responsible for the checks you deposit.

Please be patient with OPECU while we check the cashier's check you are depositing so that you do not become a victim of this scam.



Get your tax refund deposited directly into your OPECU savings or checking account.

Use our routing number: 275981116.

Then use your account number for a savings deposit.

Or, use your account number and the extra digit found on your checks for a checking deposit.

These numbers may be necessary for online taxes.

REMEMBER: Any deposits or withdrawals must be in the name of the owners of the account. We cannot accept tax refunds or payments for a spouse, child, or friend unless they are listed on the account.



Regarding ATM/POS transactions: You can withdraw from your debit card account up to \$300 cash in one day; use money from your account up to \$1,000 for purchases; or a combination or both. The \$300 cash out is a part of the daily limit of \$1,000.

HURRY! **Sign-up ends Friday, May 10** **Credit Union Day at the Ballpark** **1:10 p.m., July 14, 2019** **Miller Park, Milwaukee**

Numbers attending and registration fees are needed no later than May 10. The earlier we all register, the more chances we have to sit together.

Registration fees: \$49 per adult
\$39 per child (ages 2 – 12)
free for children under 2 years

Registration includes:

- ✓ Cecil Cooper Replica Jersey (all fan giveaway)
- ✓ Credit Union Day at the Ballpark hat
- ✓ Tailgate lunch
- ✓ Beverages
- ✓ Admission ticket to Miller Park-Terrace area

Celebrate the CU movement with your peers while benefitting the Children's Miracle Network, the Wisconsin Credit Union Foundation and the National Credit Union Foundation.



Several young members mark their birthdays during April, May, and June. Our special birthday wishes go out to each of them.

They are:

April: Caleb, Nevaeh, Conrad

May: Cooper, Michael, Espen,
Emily

June: Hayley, Marcel