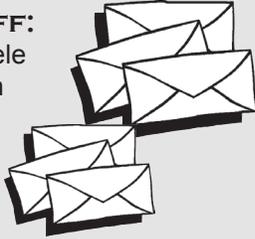


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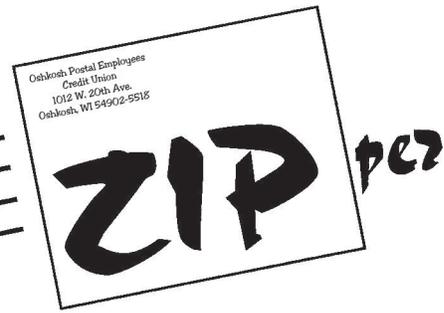
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A \$5 service fee is applied for
any returned mail we receive.



October 2019

The



Loan specials can warm the 'ber' months

We have now entered the "ber" months: September, October, November, and December.

So what does that mean for you?

By the time you get this newsletter, September will be a memory, so let's move on to October.

By October 1, all Christmas Club money will be in either your savings or checking account, and the Christmas Club for 2020 will have begun.

If you are not set up for one, now -- at the beginning -- is a good time to start.

- ✓ There is no minimum limit.
- ✓ It can be added to as YOU want.
- ✓ It pays on all amounts.
- ✓ One withdrawal closes the account.
- ✓ If withdrawn early -- no dividends.
- ✓ It runs from Oct. 1 to Sept. 30.

Oct. 15 also starts the Santa Loan season, which runs through Dec. 27. This 10-month loan special is designed to help out with Christmas bills -- and not interfere with the 2020 season.

Since the "ber" months really are the "brrr!" season with cold, wet, slippery days and weeks, October is a good time to get prepared. Check your furnace, snowblower, even your shovels. Have your vehicle's tires checked along with the anti-freeze. Remember, if you need help, we do have the Santa Loan (up to \$1,000) or signature loans up to \$10,000. We are here

A message from your CU president

to help!

November brings our "Thanks to You" specials. One is a special six-month Certificate of Deposit to get you saving. Check out the Annual Percentage Yield then.

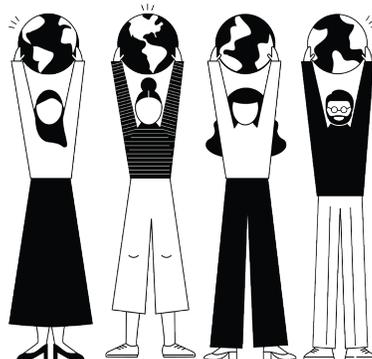
We also will have a special loan rate on signature loans of \$2,500 or more. Watch for the percentage off the standard rate.

December brings the Fa-La-La Loan -- just in time for last-minute holiday shopping. Or maybe you prefer to use it to pay property taxes. The special ends Dec. 27.

Along with the season of giving comes the season of scams. There is always some who just want it the easy way. But scams are not kept to December only.

Scams are with us year-round. Know with whom you are dealing. Remember, if YOU did not initiate the call, DO NOT give out your information, no matter how legitimate the caller sounds. Double check with the proper authorities all emails, letters, and phone calls with requests or threats you receive.

As we continue into the "ber" months, enjoy, stay alert, and remember that OPECU is here to help when you need us!



Join us for
cookies and treats
as we celebrate
International Credit Union Day
Thursday, Oct. 17, 2019.

Local Service.
Global Reach.



Introduce kids, grandkids, to OPECU through activities

Halloween, December adventures planned

Giving your kids and grandkids the opportunity to learn about personal finance helps them prepare for a better future.

One fun way to introduce them to the world of finance beyond their piggybank at home is to bring them to your Oshkosh Postal Employees Credit Union to get acquainted and become members or to add to or check on their savings.

October and December are especially good times for a visit.

In October, all those ghouls and gals from newborns through eighth grade who open an account with \$5 or add \$5 to their existing account will get a “ghoulishly” fun surprise. If they come in costume on Halloween, they will get a special treat.

December is another great time to stop in as we will have coloring contests and quizzes your children and grandchildren will want to take part in.

Watch our Facebook page or look for announcements in the office when you stop in to check which contests are for which age groups.

Learning to save and to spend wisely are great life lessons for your kids and grandkids. At OPECU -- their credit union, they can enjoy those lessons with a bit of costume fun, some treats, and contests.

Two boxes of checks a year for retirees? Just ask us

We currently provide one check for purchase for our Share Draft/Checking Program. These are from Checks for Less. We chose this company because of the quality and variety of choices available and the price. Come in to look at all the options you have for \$12.45!

For our retired members, the credit union will pay for up to two boxes of checks a year. FYI: These CAN NOT be ordered on line. Just call, email or write us with your request.



There is a \$5 fee for any returned mail with an incorrect address. Please remember to let us know of a change of address. Also keep us updated on phone numbers. This is information we need from you.



Here are 2019 dates to remember:
Columbus Day, Oct. 14 – Closed
Veteran’s Day, Nov. – Closed
Thanksgiving, Nov. 28 - Closed
Nov. 29 – Closing at 1 p.m.

Christmas Eve, Dec. 24 – Closing at noon

Christmas, Dec. 25 –Closed
New Year’s Eve, Dec. 31 –Closing at noon

New Year’s Day, Jan. 1- Closed



Please remember those in need.

We are selling candy bars for \$1 to distribute to these local charities:

- ✓ Christine Anne Center
- ✓ Children’s Miracle Network
- ✓ Oshkosh Pantry
- ✓ Oshkosh Area Humane Society
- ✓ Oshkosh Seniors Center
- ✓ Father Carr’s
- ✓ Salvation Army
- ✓ Day by Day Warming Shelter.

If we have not mentioned your favorite charity, and they are LOCAL, let us know. We may be able to add them to the list.

Thank you to those who have contributed in the past.

We need YOU to make it happen!



Christmas is on its way! Christmas Club money is in your savings or checking account as of Sept. 30. Now is a good time to start a new account for next year. Isn’t it great to get some extra money every year at Christmas time?



Birthday greetings to our young members!

Several young members mark their birthdays during the fourth quarter. Special OPECU birthday wishes go out to each of them.

They are:

October: Jacob, Braeden, Linsey

November: Nicholas

December: Alex, Kalie, Grace