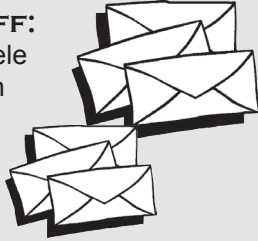


**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
1012 W. 20TH ST.
OSHKOSH, WI
54902-6618
920-233-3117**

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:
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www.opecu.com
Click on the green button!

E-MAIL:
opecu2@gmail.com

MACCARD:
Anytime/Most anywhere

▷ **OPECU's** ◁
ANNUAL MEETING?
APRIL 2020!
SEE THE FLYER
FOR DATES AND DETAILS.

**OPECU'S OFFICE
WILL BE CLOSED:**
JAN. 20 - MARTIN LUTHER KING DAY
FEB. 17 - PRESIDENTS DAY
APRIL 10 - CLOSED AT NOON
APRIL 12 - EASTER
MAY 25 - MEMORIAL DAY

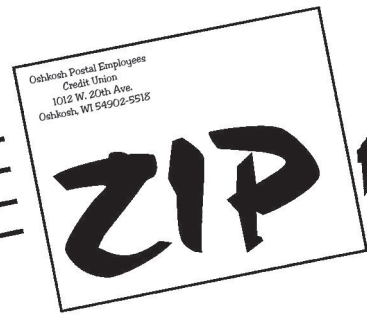
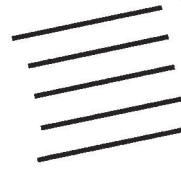
**KEEP US INFORMED
OF ADDRESS CHANGES**

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



January 2020

The



per?

2020? WOW!

Why WOW? Oshkosh Postal Employees Credit Union will turn 90 years old in February 2020. We've been around for nine decades!

It was back in February 1930 that Oshkosh Postal Employees got together to save what they could so that other "members" could borrow when they needed to.

Those who saved were given a small thank you in the form of dividends, which came out of the interest paid by those members who needed to borrow. Any excess money was invested to earn more income.

Guess what? That is how we still operate today, 90 years later!

That is what a credit union -- a financial cooperative -- is all about. As members of a credit union, you also are its owners.

The only thing that has changed over the years -- we have more services.

And with the start of 2020, we have much planned for member-owners.

We are looking into offering seminars on taxes and retirement; studying the addition of the mobile payment systems Apple Pay, Google Pay, and Android Pay; and considering a new type of savings program, a travel card, and possibly an instant card issue. We are also taking a look at digital loan documentation to make getting a loan that much easier.

It's not certain that all of these will be

A message from your CU president

available next year, but they are the way of the future. OPECU will look at conveniences and services that members would want us to do.

One more thought: PLEASE visit our website: www.opecu.com

It has news about things you will want to know, from rate information to traveling tips, from technology services to office hours.

It will keep you up to date with the things you need to know now, such as the return of the option to order checks online after the first order which must be done in the office. You can make address changes, select a different style of checks, or order one box or more.

It will give you access to the "Love My Credit Union Rewards" link. The site also has a link to Turbo Tax for your use as well as information about identity theft, hotels, car rentals, and more.

If you are not online much or at all, remember: We are here -- physically - almost every workday. We love seeing our members. We also can help you over the phone.

We are here for you in so many ways.

HAPPY BIRTHDAY, OPECU!



TAX REFUND

Do you want your tax refund to be automatically deposited into your OPECU account? Use the safe and secure IRS program called direct deposit.

Combine direct deposit with IRS e-File for the fastest way to receive your refund. IRS issues more than nine of 10 refunds in less than 21 days.

Select direct deposit as your refund method through your tax software and type in the proper account and routing numbers. Or, tell your tax preparer to do so. You can even

Use safe direct deposit and properly route your refund

use direct deposit if you still file by paper.

If your refund is to be deposited into your OPECU account, use the OPECU routing number: 275981116. Your saving account number is four digits long – user zeros in front. Your checking account number is the five-digit number found at the bottom of your checks.

Please remember: The deposit has to be in one of the names on the account. OPECU cannot accept the refunds of non-account holders! Questions? Just contact OPECU.

'Swiping' your chip card may mean 'transaction denied'

Chip cards add an extra level of security when making transactions.

However, if chip-card readers are not in place at the merchant you visit and the merchant instead "swipes" your chip card, that extra level of security is lost. And thieves are taking advantage of that weakness.

That's why if OPECU members swipe their MacCard debit chip card in a chip card-ready machine, their transaction may be denied.

Many of these frauds are at places where there are no charge-back rights.

So who pays? Not the individual card holder but all of the members of the credit union.

That's because OPECU has to reimburse the member whose card had the fraud. All members then have to share in this expense, just like in a bankruptcy.

No, it's not fair, but it's also not fair to the member whose card was compromised either. The thieves are to blame.

OPECU offers so many loans, built for the "season." Please check out our After Christmas loans in January, Tax Man Cometh in February, March and April. The Blue Light Special for vehicles appears in February. March brings our Home Improvement Loan. Look for an Eggstra-ordinary Loan Sale in April.

Contact your financial representative for more details.

The Children's Miracle Network fundraiser is planned for February. We will sell Hearts and Chains again this year. Let's top last year's total of more than \$200. All money donated helps children in the Fox Valley.

We hope you've heard about and participate in Giving Tuesday. It's the Tuesday after Thanksgiving, an international day of charitable giving at the

beginning of the holiday season.

This year for Giving Tuesday -- thanks to those who bought candy bars -- OPECU donated to the Christine Ann Center, Oshkosh Community Pantry, Oshkosh Area Humane Society, and Day by Day Warming Shelter.

The Christmas contest was a great success as always. Congratulations to our winners Amanda, Shayla and Draven. Next up? The Easter Contest.

The fee is \$5 for returned mail with an incorrect address. Let us know of a change of address or phone number.

Fuel efficiency in your next vehicle important? The Department of Energy and Environmental Protection Agency offer a 2020 Fuel Economy Guide at: <https://www.fueleconomy.gov/feg/printGuides.shtml>



Greetings to young members with birthdays!

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

JANUARY: Sullivan, Draven

FEBRUARY: Everette, Kendall, Patrick, Sydney, Mackensy, Page

MARCH: Shayla, Allison, Peyton