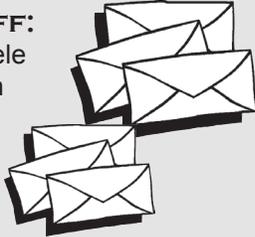


OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
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OSHKOSH, WI
54902-6618
920-233-3117

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

▷ **STAY SAFE!** ◁
**LET'S ALL
PULL TOGETHER
BY STAYING
A P A R T.**

**OUR LOBBY IS CLOSED
BUT DRIVE-UP IS OPEN
DURING THE PANDEMIC!**

**OPECU'S OFFICE
WILL BE CLOSED:**

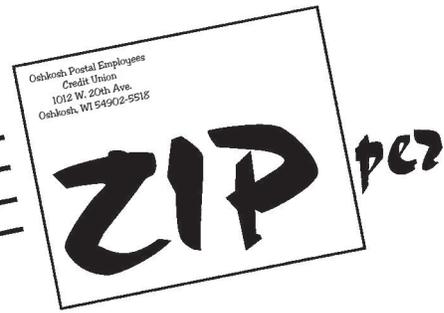
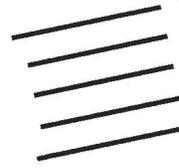
- ✓ APRIL 10 - GOOD FRIDAY
- ✓ MAY 25 - MEMORIAL DAY
- ✓ JULY 4 - INDEPENDENCE DAY

**KEEP US INFORMED
OF ADDRESS CHANGES**

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



The



April 2020

Covid-19 concerns prompt postponement

OPECU's Annual Meeting, which had been scheduled for April 18 at Primo's in Oshkosh, has been postponed because of concerns about the pandemic.

OPECU takes Covid-19 very seriously. To protect members, staff, and the employees of Primo's, we feel we must postpone the meeting until things get better.

Since we are a credit union, we must have an annual meeting by July 1. However, with the uncertainty of this virus, the National Credit Union Association that governs credit unions has said we may have to extend that deadline until the late summer or fall.



Members who have paid in advance have had their money redeposited into their savings accounts. Once life returns to normal, we will let you know when and where the Annual Meeting will take place. Stay safe!

Email scam tries to fool with fake virus info

It seems that every day OPECU has to deal with one scam or another. The newest is the coronavirus phishing attacks with ads for false virus information or products. Click on them and you will infect your devices with malware!

One phishing email uses the logo of the Centers for Disease Control and Prevention's Health Alert Network and claims to provide a list of local active infections *IF* you click on the link. You are asked to enter your email login credentials which are then stolen. Do NOT click on the link. Do NOT provide login info. If you want information on the virus, go to the government website: cdc.gov

Do NOT click a link in *any* email unless **YOU KNOW** who sent it. Protect devices with anti-virus and anti-malware products.

Old-fashioned scams also continue. One that fooled one member and almost another plays on their willingness to "help." An "official"-sounding person calls to ask you to help someone. Could you cash a check they send, keep some money for yourself, and then send back the rest or forward it to another? Or maybe buy gift cards with the money and send those?

Do NOT do this! YOU will be out the

**A message
from your CU president**



**The wolves
are still out
to get us!**

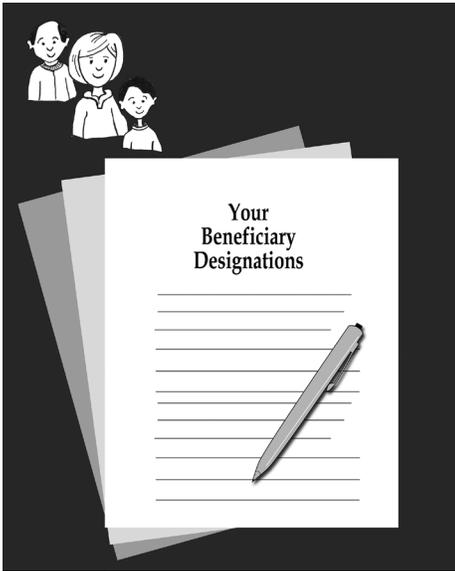
But their sheepskin clothing is now websites, emails, and phone calls that seem 'official' but are not.

**They want your login
info and your money!**

full amount of any check you cash as well as the amount you return or forward and the gift cards. These are **scams!**

In another scam, a person claims to be from Social Security or the Treasury and says your information has been used and asks for your information to verify. **Scam!** Someone may claim to be from the police and say you need to pay *now* for parking tickets. **Scam! Hang up.** Think. Be safe.

Don't lose it! Keep your beneficiary card up to date



With more time at home for most of us during this pandemic, you may want to list things you need to do and do as many as you can.

One task? Make sure your OPECU beneficiary card is up to date.

Here's why. OPECU had an account that was always single. The member named a beneficiary in 1999 and never updated it. That member died but when we looked for the beneficiary, we only had a name, nothing else. We tried to find that person for years.

Finally we learned that the beneficiary had died a few years back. Without a beneficiary, that member's money has to be turned over to the state. I'm sure our member would not have want-

ed that to happen.

If your beneficiary card is out of date, it may result in any money you leave going through the state probate process.

This is especially important if your account is single; if it becomes single if your partner should die; or if both on a joint account die at the same time.

In a joint account, the account always goes to the survivor. But what if something happens to both at once? Consider secondary beneficiaries.

Please check on your beneficiary card, especially if it has been a long time or life has changed a lot for you.

We are here to help.

WHAT'S YOUR FAVORITE LOAN MONTH?

- ▶ Eggstra-ordinary April?
- ▶ Posey May?
- ▶ 12-12-12 June?
- ▶ Let's Make a Deal July?
- ▶ Back to School August?

Whatever the month, we probably have a loan that will work for you.

Give us a call and then work with an OPECU financial representative to find what you need.

4 young members having birthdays

OPECU offers special birthday greetings to four young members who have birthdays during these three months.



They are:

APRIL: Caleb

MAY: Cooper, Espen

JUNE: Hayley

Let's all do our part to stop fraud that ends up costing our membership

Just like in a bankruptcy when someone walks away from a loan, all the people (or members) who use that product end up paying for it.

It's the same with fraud involving our MacCard debit card. Companies pay MasterCard money to not have chargeback rights. That means that the credit union has to pay. And who is the credit union? You, our members.

How is the fraud occurring since we all have chip cards now? The bad guys create a card with a chip but it has no info so they cannot "use" the chip reader. Thus they swipe the card which does not contain the chip info and it goes through. That is why we should all use the chip reader when we can. The chip has only your info.

To protect our members:

✓ OPECU is blocking certain companies (and that may expand to certain countries) from use of our cards there.

✓ MacCard users **MUST** use the chip in the card and **NOT** swipe cards through the machines. The only exception is places with machines without a chip reader. If you decide to swipe, your transaction may be denied.

In regard to our Visa Card:

✓ If there has been fraud on your Visa Card, the Visa Fraud Department

will probably tell you that it will order a new card for you.

But it can't! Only OPECU can get you a new card so contact us immediately. Leave a message with us day or night. We check messages in the morning and throughout the workday.

OPECU



our CMN heroes

A big thank you to all our members who were heroes for the Children's Miracle Network fundraiser in February. These generous folks who stopped by the credit union office contributed \$205!