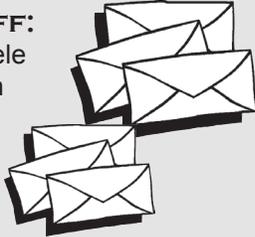


OSHKOSH POSTAL
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CREDIT UNION
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OSHKOSH, WI
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STAFF:
Michele
Helen
Gail
Heidi



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

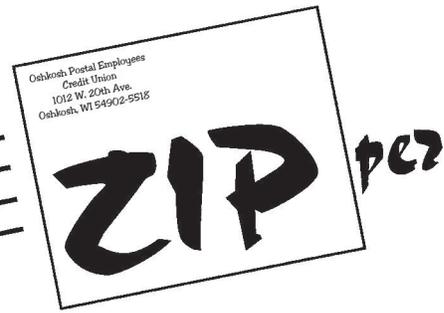
KEEP US INFORMED
OF ADDRESS CHANGES

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



July 2020

The



Lobby again open -- with restrictions!

Wow! Haven't we heard enough about this one! The whole world sure has taken a detour.

On March 18, the lobby at OPECU was closed as part of the battle to limit the spread of the Covid-19 coronavirus. But since money is essential for everyone's daily life, OPECU and those who work here became essential and an unusual kind of "business as usual" began.

We have worked with members by appointment in the office to get them the loans they want and need. But all else has been through our drive-up, which has remained open and operating normal hours.

Some members were amazed we had a drive-up. Others were not happy with that arrangement. But all of you have been wonderful, understanding, and careful for us all.

Now it is time to reopen and continue our lives -- with appropriate cautions.

As everyone keeps saying, it will not be the same -- it will be different -- but it will go on.

We had hoped to open the lobby - with restrictions - by June 1. But that did not happen. We had ordered shields for each teller line but they did not arrive as expected.

Once they did, we opened the lobby on June 22. However, we now have the following restrictions:

1. Masks must be worn. The first one will be furnished. Others will be \$1 each. We will only ask you to remove the mask if we do not recognize you. If you don't want to wear a mask, please use the drive-up.

2. Lobby limits in place. No more than 10 members/people will be allowed at one time in the lobby.

3. Safe distancing required. Notice and

**A message
from your CU president**

abide by the yellow dots on the floor for safe -- six foot -- distancing.

4. If you are sick, do NOT use the lobby. Please stay home.

Why these restrictions? Only four employees work at OPECU. If one of them gets Covid-19 or is exposed to it, all four would have to be quarantined for 14 days.

Then there would be no one available to keep the credit union operating to fulfill member needs. THAT is why OPECU is very set on these restrictions. Thank you for understanding.

The **89th Annual Meeting** is scheduled for 1:30 p.m. Sunday, Aug. 23, at the credit union office.

Reservations are required by Friday, Aug 14. If the meeting has to be held inside, OPECU will have to follow Covid-19 requirements of limiting the meeting to 25 people. If the weather cooperates and we can meet outside, there would be no attendance limit. For that reason, sign-up is first come, first served.

We will inform those registered as soon as possible whether we meet inside or outside.

The Annual Meeting is free and snacks, water, and coffee will be served. Handouts and door prizes will still be available.

Booklets will be available if you can't attend. Please see the official second invitation for particulars, especially if you can't attend. Thank you for understanding.



**WE'RE ALL
IN THIS
TOGETHER!**

Mobile apps convenient BUT practice safety to avoid scams

More people are using convenient banking apps as an alternative to social distancing and using masks at financial institutions. But now the FBI warns consumers that cyber criminals are trying to scam banking customers with app-based banking trojans and fake banking apps.



App-based banking trojans are malicious software programs that disguise themselves as other apps such as games or tools. When the user launches a legitimate banking app, it triggers the previously downloaded trojan app that has been lying dormant on their device. The trojan creates a false version of the bank's login page and overlays it on top of the legitimate app. Once the user enters their credentials into the false login page, the trojan passes the user to the real banking app login page so they do not realize they have been compromised.

Fake banking apps are designed to impersonate the real apps of major

financial institutions to try to trick users into entering their login credentials. These apps provide an error message after the attempted login and will use smartphone permission requests to obtain and bypass security codes texted to users.

The FBI suggests that you:

- ✓ Only obtain apps from trusted sources such as directly from your banking resource, such as OPECU, or from official app stores.

- ✓ Use two-factor authentication
- ✓ Use strong passwords and good password security. Use passwords that contain upper case letters, lower case letters, and symbols; use a minimum of eight characters per password; and create unique passwords for banking apps.

- ✓ If you encounter an app that appears suspicious, contact that financial institution through information you know is legitimate.

Do NOT click links in e-mails or text messages.

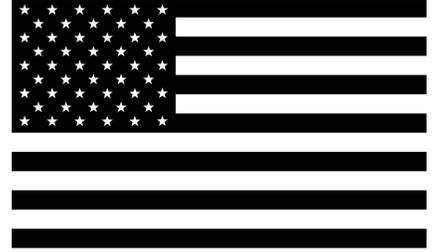
Do NOT give two-factor passcodes to anyone over the phone or via text.

Do NOT use common passwords such as "Password1!" or "123456."

Do NOT re-use the same passwords for multiple accounts.

Do NOT store passwords in an insecure phone app like a notepad.

Celebrate American workers



Happy Labor Day Sept. 7!

Holiday office hours, debit cards, and Visa

Please schedule your in-person banking with us around these holidays or use our online services.

Our office will be closed:

- ✓ July 4: Independence Day
- ✓ August 23: Annual Meeting
- ✓ September 7: Labor Day
- ✓ October 12: Columbus Day

Your debit card carries your name. If you allow someone else to use it, please let OPECU know BEFORE you give it to them. This helps us detect fraud.

Visa will not ask for your card number, PIN, or expiration date. It has that information. Do not supply it. If someone asks for it, it could be a fraud.

Because there was not enough of a savings, OPECU no longer carries Wisconsin Dells tickets.



OPECU offers special Happy Birthday greetings to our eleven young members who celebrate their birthdays in the third quarter of the year.

They are:

JULY: Allyson, Leland, Mason, Jaysen

AUGUST: Hailey, Nicholas, Mason

SEPTEMBER: Jackson, Avah, Sophie, Braylie

A loan? Let's find what will work for you!

OPECU wants to work with you to get the loan you need.

We have several specials scheduled -- even a Covid-19 loan if you have been particularly hard hit during these trying times.

Check out these upcoming specials:

- ▶ Tax Man Cometh loan - until July 15
- ▶ Let's Make a Deal loan - July
- ▶ Back to School loan - August
- ▶ Blue Moon loan - September
- ▶ Spooktacular loan - October



Contact your Financial Representative for more information.