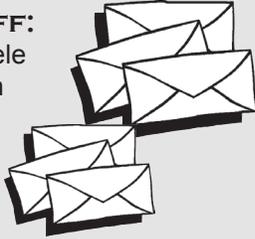


OSHKOSH POSTAL  
EMPLOYEES  
CREDIT UNION  
1012 W. 20TH ST.  
OSHKOSH, WI  
54902-6618  
920-233-3117

STAFF:  
Michele  
Helen  
Gail  
Heidi



**WE'RE YOUR  
24/7 CU!**



**OFFICE & DRIVE-UP:**  
9 a.m.-5 p.m.  
Mondays-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



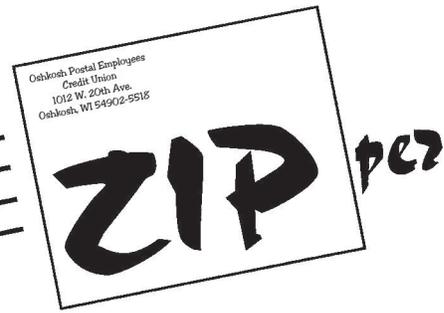
**LET'S ALL  
PULL TOGETHER  
BY STAYING  
A • P • A • R • T.**

**KEEP US INFORMED  
OF ADDRESS CHANGES**

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



The



January 2021

## After difficult year, we welcome 2021!

Right from the start of 2020 we should have guessed it was going to be different when we were told to write 2020, not just 20. That seemed like a pain but an indicator for the year ahead.

In February 2020, OPECU turned 90. But by then, Covid-19 was upon us and it was so much the focus that that special birthday slipped our minds.

One of the important lessons learned from the past year was that money is essential and we, as those who work with money and people, were very essential. Good news or bad, we stayed open and served our membership.

With our various accommodations, many members were surprised -- in a good way -- to learn that we have (*and have had since we moved here*) a drive-up which is normally open all business hours.

Of course, when people switched to the drive-up, we missed seeing many of you who typically come into the lobby for transactions. But at least we could connect with and serve you through the drive-up.

We hated having to close the lobby not one but twice. But with the numbers of people affected by Covid-19 rising each day, we had to protect our employees first so that we could continue to serve you. We will reopen the lobby as soon as we can. The vaccine does give us hope.

But enough about Covid-19.

## OPECU changes Friday opening hour to 9 a.m.



OPECU has changed its operating hours.

For years we have opened at 8 a.m. Fridays to accommodate our first shift postal of-

members. However, with our addition of electronic banking, the de-

### A message from your CU president

OPECU ended the year in the black and celebrated its 90 years with specials for our members.

✓ We had three drawings with a lucky member each month winning \$90.

Congratulations to:

▷ Dennis - October

▷ Tom - November

▷ Name yet to be picked - December.  
Winner will be announced in spring issue.

✓ We had several members take advantage of our six-month certificate special.

✓ We had many more members take advantage of the deferred payment offer on their new loans.

As for the 90th Annual Meeting, since everything is so uncertain we can't set a date yet for 2021. But it will be BEFORE July 1, most likely in the second quarter after the virus subsides and life becomes normal (or "new" normal.) Check our website for updates.

The board of directors and all of us at OPECU wish our members a very prosperous and healthy 2021!

We will not miss 2020. But we will remember and hold in our hearts those friends and family members we lost during the past year.

mand for this earlier hour has dwindled.

In keeping track, we found that, at the most, one member might call or use the drive-up at that earlier hour. Because of that, OPECU decided to revise its operating hours.

With the first week of January 2021, OPECU will be open from 9 a.m. to 5 p.m. Monday through Friday.

February  
is for



Hearts \$5  
Links \$1

the Children's  
Miracle Network

*Help us help them!*

- Weekly contests
- Drawing for a gas card
- Funds match with donors
- More specials

## Smart money tip from OPECU

Keep most of your bill-paying money in your savings account and transfer only the money you need -- as you need it -- into your checking account.

Why? Because a savings account gives you a bit more protection and lets you earn interest. A checking account or debit card can be compromised.

Yes, you should eventually be able to get your money back. But it is your responsibility to report any suspicious activity or lost cards as soon as possible to minimize your liability.

And how soon and after how much work will it take to get back that money. Be smart about your money. Any questions, contact OPECU.

## Happy Birthday!

Each quarter, OPECU offers special greetings to our young members who will celebrate their birthdays in the upcoming three months.

In this issue, we wish a very "Happy Birthday!" to:

- ⇒ January: Sullivan and Draven
- ⇒ February: Everett, Kendall, Patrick and Sydney
- ⇒ March: Shayla and Allison

## Tax time reminders, Christmas Club for 2021, loan specials, and so much more

■ It's time to get ready for tax season.

Here are some reminders:

- ✓ Our routing number: 275981116
- ✓ Use your account number for a saving deposit, or
- ✓ Use your account number and check digits for checking deposit.
- ✓ Make sure the name on your refund matches the name(s) on your account or the item will be returned.
- ✓ We are available to help.

■ Saving regularly and automatically can build up a nest egg for holiday shopping or other wants or needs. Call today to start a Christmas Club account.

■ Debit cards do have rules. Be aware of them so you are not penalized and can make the most of the convenience.

Here are a few to remember:

- ✓ You can withdraw up to \$300 from your account each day in cash, OR,
- ✓ You can use up to \$1,000 for purchases, OR a combination of both.
- ✓ With direct deposit, you can have up to eight transactions a month with no charge from us.

✓ If you have a payroll deduction into your share or checking account every month, you can make up to six transactions a month without a charge from us.

✓ If you have NO direct deposit into your account, you can have three transactions per month without a charge from us.

✓ Withdrawal and balance inquiries count towards the transaction limit.

✓ There is a \$1 charge per transaction

in excess of the limit.

✓ There is no limit to POS (Point Of Service) transactions. These are when you use your card to purchase something and say "credit" instead of putting in your PIN, personal identification number.

✓ PIN you pay. Sign you save.  
✓ An OPECU debit card (MacCard) can be used across and even outside the country. Within the U.S., check the website [allianceone.com](http://allianceone.com) to find a list of ATMs where you will not be charged for withdrawals. Why not? Because OPECU is a member and the ATM will recognize our number.

■ OPECU has loans each month for almost every reason. Check these out:

**January** – After Christmas Sale  
**February** – Blue Light Special  
**February-April** - Tax Man Cometh  
**March** – Home Improvement  
**April** - Eggstra-ordinary Loan  
Contact OPECU for more information about these or other loans. We also now offer higher limits on mortgages.

■ Here are OPECU's dates to remember until the next issue:

OPECU will be closed:  
Jan. 18: Martin Luther King Day  
Feb. 15: Presidents' Day/Training Day  
April 2: Good Friday  
May 31: Memorial Day

Remember, your OPECU accounts are always available online.