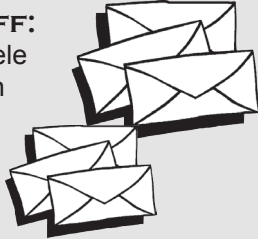


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OSHKOSH, WI
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STAFF:
Michele
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Gail
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BY STAYING
A • P • A • R • T.

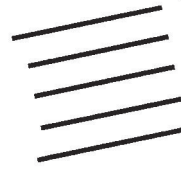
KEEP US INFORMED
OF ADDRESS CHANGES

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



April 2021

The



per?

Learn to make Virtual Branch your own

We like talking about our “convenient” services – those that make life easier for you, right at your fingertips.

One of those convenient services we need to talk about again is *Virtual Branch*.

Sometime soon we will be upgrading to the next level for *Virtual Branch* but meanwhile there is much you can do right now to make this online service “yours.”

Look for the third tab!

This tab can make this site look the way you want and act the way you want.

On the left side of that tab is *Secure Mail* – that’s email service just between you and us.

There is *Alerts* – that lets you know when you are low in an account, a certain check clears, or a certain check is deposited. You can even set up schedule reminders there so you never forget a payment.

Personal Options is where you can set up the account to look like you want it to, listing what you want upfront, even changing the name of the account, for example, from *123 to Savings.

Security Information is where you can change everything you use to get into *Virtual Branch*: your login, Security Code, Questions, and even your Phrase that shows up each time you log in to let you know that it is OPECU’s Virtual Branch!

Maybe for your login you want a word or name instead of an account number. You can do that!

On the right side of the tab look for *Additional Services*. That’s where you will

A message from your CU president

find e-Statements, which give you monthly statements on all accounts, and Mobile Money, our phone app.

Under *Member Requests* you will find many applications to make it easy to get in touch with us. Of course, you can always call us – We love to hear from you! - but sometimes you think of it after we close.

Use that convenience. Look for:

- ✓ *Check Reorder*;
- ✓ *Need a Copy* for a check/draft;
- ✓ *Travel Note* so you can tell us when, where, and what card when you going out of town;
- ✓ *Need a Loan*, and more.

You can access them all right from your couch, day or night, because OPECU keeps your credit union financial life at your fingertips.

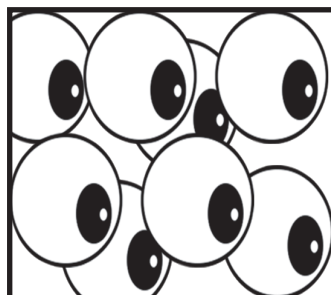
Would you like that access on your phone? Sign up online for *Mobile Money* at no extra expense.

Forgot your security code in *Virtual Branch*? Click the “Forgot Security Code” button on the site. When you click this, you have only 15 minutes from the time a security code is sent to get it, use it, and change it. After 15 minutes, it expires and you will have to redo it. What’s easier? Call us! We can help.

Make sure to watch out for these two

✓ “CHEERS TO 90 YEARS” Our Annual Meeting notice is enclosed with this issue of *The Zipper*. Save the date -- **Saturday, June 26, 2021** -- and be sure to send back your response if you can make it.

✓ **Computer upgrades** will mean that OPECU may have to be closed for a day or two. All office computers will have to be replaced. Watch for the dates.





When April showers come your way ...

OPECU has loans for that
as well as for May (Posey Sale),
June (The 12-12-12), and July (Lets Make a Deal)

Contact your Financial Representative for details.

Don't forget our Mortgage Special through May.

Contact Michele about this one.

Save yourself some grief! Learn about your responsibilities with a Debit Card

Debit Cards are one of those modern conveniences we wonder how we ever got along without.

But using them smartly means knowing the rules and how they work. Remember this:

✓ There is NO stop payment option on the Debit Card. You can stop pay on your checks or electronic set ups (ACH) but NOT on the MacCard.

If you buy, set up to buy, don't receive, etc. with your Debit Card, YOU have to go to that merchant and work it out. Stop pay is not on the MacCard.

✓ Your Debit Card is YOUR card. It is in your name only and only YOU can

use that card.

If you allow someone else to use it, and we are not told about it *before the fact*, you will have NO recourse for fraud. This is true for spouses, kids, friends, etc.

If that person is on the OPECU account, they most likely can get a card in THEIR name. Check it out.

✓ The LIMITS are \$300 cash per day with \$1,000 total limit per day. That means if you get \$250 from the ATM, then only \$750 is available for purchases that day. The next day, it starts all over again.

At times when you will need more than \$1,000 (for a computer or refrigerator, for examples), let us know 24 hours *before* you need it and we can do a temporary change.



greetings from OPECU!

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:

April: Caleb

May: Cooper, Espen

June: Hayley, Madison

Help your children start on a successful personal financial path. Get them acquainted with their credit union and let them have fun in the process.

Enroll your child in our Birthday Club today!

OPECU comes through again for CMN effort

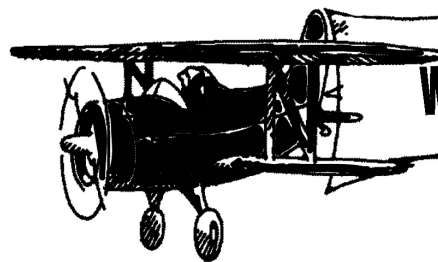
Thank you, OPECU members, for coming through for the Children's Miracle Network again this year.

It was a different arrangement, for sure, with members donating through the drive-up. But the effort still managed to raise \$210.

Congratulations go to Kay, Luke, and Oliver who won gift cards!

Dates to remember

- ▶ May 31: Memorial Day
- ▶ June 26: OPECU Annual Meeting
- ▶ July 5: Independence Day-Closed
- ▶ Sept. 6: Labor Day



We need to contact you!

No, we won't rent a plane in hopes of contacting you. That's why we need your up-to-date contact information. If you change your address, email, and/or phone numbers, or if you drop your landline, **let us know**. It's for **your** financial safety and well-being.