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





WE'RE YOUR 24/7 CU!



OFFICE & DRIVE-UP: 9 a.m.-4 p.m. Mondays-Thursdays

9 a.m.-5 p.m. Fridays

AUDIO: 1-800-968-8789

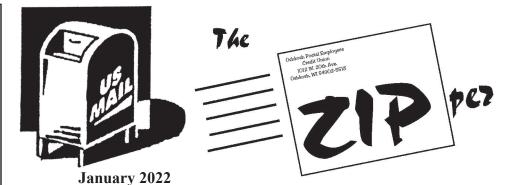
VB (On-Line) www.opecu.com Click on the green button!

E-MAIL: opecu2@gmail.com

MACCARD: Anytime/Most anywhere

KEEP US INFORMED OF ADDRESS CHANGES

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



Change is not always easy...

OPECU has been fortunate to keep most things the same for many years. However, as is inevitable, change happens.

Helen, who has been with this credit union since 2007, decided to try her hand elsewhere.

We know many members will miss her smiling face and friendly, helpful attitude. We wish her every happiness in her new role. Thank you, Helen, for your years of service!

As of November, Katrina has joined our staff to serve all of you. Please help us welcome her and make her feel at home.

Patience also will be appreciated as she learns her new job. We will have more on Katrina in another "Zipper."

but good-bye is harder!

And now another departure to announce. Gail retired at the end of December.

A message from your CU president

She had been with OPECU since 2008 and has been my backup since Kay left.

I relied on Gail for so much. She was the "go-to" gal on most things concerning the credit union.

It is difficult to see her go but we also wish her so much health and happiness in her retirement and thank her for her years of dedication.

With Gail's retirement, we have added Brooke, who started in December.

She is patiently learning the many rules, regulations, and manners of the credit union business.

Please welcome her and make her feel at home. We will have more about Brooke as well in a future "Zipper."

Monday-Thursday closing time changed

At the start of December, OPECU changed its closing time to 4 p.m. on Mondays through Thursdays while remaining open until 5 p.m. on Fridays.

Why?

After a two-month study of who came in between 4 and 5 p.m. each day, we found that only 10 people came in twice in a two-month period and one member came in four times.

Other members only came in once and many days we had no one at all.

To better serve you and manage the interests of your credit union, the hours had to change.

However, we will accommodate those members in need of a loan who can only get here after 4 p.m. Mondays through Thursdays.

Our Loan Department is happy to work with those members by staying later or returning to the credit union so you, our member-owners, can get the loan services you need.

Wrap up those debts with an OPECU loan special

We've got loans to help you through an emergency expense, large purchase, and for many other reasons. Check them out:

✓ January: After Christmas Sale and Fa-La-La Loan

✓ February-April: *Taxman Cometh*

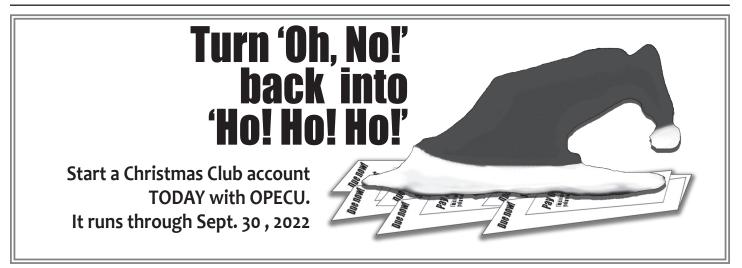
✓ February: Blue Light Special (for *vehicles*)

✓ March: *Home Improvement*

✓ April: Eggstraordinary Loan

Some restrictions apply. Contact our financial representatives for details.

THE **ZIP**PER



Double check your input to avoid tax refund delays

Tax time reminder: If you are doing celed, the faster your money remains direct deposit with your tax returns, be with you. sure that the name on the return information is on your OPECU account. If not, we will have to send it back.

OPECU's ABA or Routing and Transit number is: 275981116

Any time there is a change in your life, please let us know. It is important for your financial well-being.

Please keep us informed if you change your address, your email address, or your phone number. We need to be able to contact you if anything unusual arises with your account and so that you can get timely updates about changes at your OPECU.

If you find your debit card is compromised on a weekend, call 1-800-523-4175. That call can cancel your card right away. You don't have to wait until we open Monday morning, and find that more of your money is gone. However, if OPECU is open, call us first, so we can cancel the card and get you a new one sooner. The sooner the card is can-

Life can change in a second. Please make sure that you have updated information regarding the beneficiaries on your account. If the worst should happen, we need to know where you want your money to go.

MACCARD: The system on which OPECU operates only allows us a oncea-day file to be sent with YOUR information on it. That file is sent between 9 a.m. and 10 a.m. each day.

This means that if you make a deposit after 9 a.m. on any given day (except Fridays), your account balance will not show that deposit until after 10 a.m. the next day!

On Fridays we can send another file around 4 p.m. which picks up any deposits and withdrawals made during the day. If you are having any difficulties such as denial of your MACCARD, this may be the reason -- even though the system shows you have money in your account. Questions? Please call us.

Reminder: The limit for cash each day is \$300 and the total limit (including any cash) is \$1,000 per day. If you need these amounts raised, please contact OPECU before it is needed and we may be able to help you out.

Annual Meeting: Once again our Annual Meeting will be held later in the year due to the ongoing pandemic. We hope to host it again at a place of business in Oshkosh. Watch for information in the next "Zipper."



to these young members!

OPECU offers these special birthday greetings to members of our birthday club who have their special days in January, February, and March.

Happy Birthday to:

January: Sullivan and Draven February: Everette, Kendall,

Patrick, Sydney, and Julia March: Shayla and Allison

Acquaint your child with your credit union. Enroll them in our birthday club.

Dates to remember

► JAN. 17: Martin Luther King Jr. Day ► FEBRUARY 21: President's Day ► APRIL 15: Good Friday – CLOSED ALL DAY ► APRIL 17: EASTER