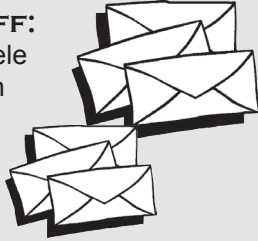


OSHKOSH POSTAL  
EMPLOYEES  
CREDIT UNION  
1012 W. 20TH ST.  
OSHKOSH, WI  
54902-6618  
920-233-3117

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

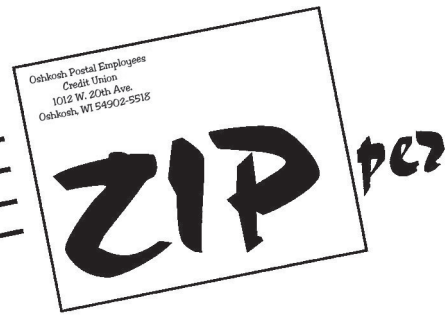
**KEEP US INFORMED  
OF ADDRESS CHANGES**

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



July 2021

The



## Scams seem so real - don't fall for them

FRAUD.

Fraud, fraud, fraud.

And MORE fraud.

Are we done yet?

Just when you think life is getting back to normal: People are smiling again, summer is nearly here, and life looks good -- **W H A M!**

Bad sneaks up on you again.

We are tired of always talking and writing about "scams" -- "frauds" -- "schemes" -- "cybercrimes."

Yet they keep going on.

And here's another dangerous version.

We often hear people say "Oh, I don't go on the Internet so I am safe."

But they are not -- not with this scheme.

It can happen to anyone, even the most careful. A person calls. Maybe it's an old friend, a cousin, a sister, a brother, a friend of a friend, or someone who sounds like them or says they are calling for them.

Their "son" somewhere -- let's say Colorado for an example -- needs some cash so he can come home.

The person tells you: "He doesn't have a bank but if I send you the money and then you send some to him to use, we can get him home again. I'll give you all my numbers so you can pull the money yourself, so you know it is legit."

So you do that - maybe through the A2A (Account to Account) in either VB or One-Click.

Money flows into your account. You withdraw some and send it to the "son."

Within days you find out it was all a **FRAUD!**

The person who called says you do not have authorization to withdraw that money.

So ALL money goes back and YOU are out the money sent to the "son."

Did the person on the phone know it was a fraud or were they duped, too?

### A message from your CU president

Okay, the criminals did not get the full amount they had transferred BUT they got a chunk -- your chunk. With a chunk here, a chunk there, they can retire on others' money.

It happened at OPECU and our member -- your friend -- is now out \$3,000.

Whether the checks come in the mail or are directly deposited, it all could be **FRAUD.**

Here are a few other scenarios:

✓ You won something - but you first have to pay the taxes. **SCAM!**

✓ You are asked to help a friend or relative by sending money. **SCAM!**

✓ You receive a check from someone you don't really know but they just want you to do this one little thing. **SCAM!**

✓ You hear that someone is stuck in Germany (or another country) and could you send money to get them home. **SCAM!**

There are so many stories that make up so many scams.

What do you do?

If you are asked to do something, check it out -- totally.

▶ Check with the people "supposedly" involved.

▶ Check with any financial institutions involved.

▶ Check with us.

Then check everything again and again.

Scams may "sound" legitimate. The thieves may "sound" nice. That's what makes scams so dangerous.

They want to convince you to believe it is all true.

Don't fall for the scams.



## ***Hot loan deals from OPECU***

- ▶ July - Let's Make a Deal
- ▶ August-September – Back To School Loan or 10-10-10
- ▶ September – Blue Moon Special
- ▶ October – Spook-tacular Loan

*Contact your Financial Representative for details.*

## **Not updating can cost you, others, money**

Any time there is a change in your life or financial intentions, let us know.

Once again we had a situation at the credit union where someone had not updated their beneficiary information.

As your credit union, we may need to know who your money goes to when you die.

But it's not just that. Address changes,

email address changes, phone number changes, the dropping of a landline -- these are all important pieces of information we need to get timely updates about from you.

Why? Because if there is some question or concern regarding your finances, we need to be able to contact you quickly. Please update today!

## ***Weekend money needs? Transfer early***

When you want to make sure you have money in your account for the weekend, please transfer before 4 p.m. Friday, whether by VB or the phone.

By 4:16 p.m. OPECU starts to send files and any transfers after 4 p.m. may be too late.

The money will be in the account you transferred it to, but if the file is already sent, that info will not show up until Monday on the MacCard or Audio. VB will show the money in the appropriate account as it is live, Mac and Audio are not.

## ***What's that? More fun contests!***

This year's Easter contest brought decorated eggs to our lobby trees. Amanda won for the most beautifully decorated egg!

What's next? Something fun and maybe scary? Halloween is coming!



*greetings from OPECU!*

In each quarterly newsletter, 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:

■ Allyson, Leland, Mason, Jaysen for JULY;

■ Nicholas, Mason for AUGUST;

■ Jackson, Avah, Sophie, Braylie for SEPTEMBER.

Get your children acquainted with their credit union and let them have fun in the process.

Enroll your child in our Birthday Club today!

## **Dates to remember**

- ▶ July 5, closed in honor of Independence Day
- ▶ September 6, Labor Day
- ▶ October 11, Columbus Day
- ▶ November 11, Veterans Day