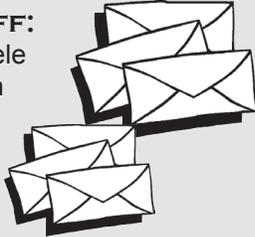


OSHKOSH POSTAL  
EMPLOYEES  
CREDIT UNION  
1012 W. 20TH ST.  
OSHKOSH, WI  
54902-6618  
920-233-3117

STAFF:  
Michele  
Helen  
Gail  
Heidi



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**HAPPY HALLOWEEN!  
HAPPY THANKSGIVING!  
MERRY CHRISTMAS!  
HAPPY NEW YEAR!**

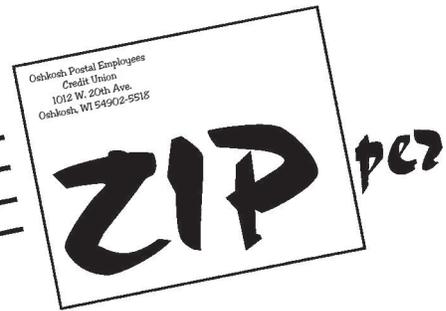
**KEEP US INFORMED  
OF ADDRESS CHANGES**

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



October 2021

The



## Together, we of OPECU make it happen

“People Helping People.”

This motto is the basis of a powerful force -- the credit union movement. It sums up the beliefs that guide these non-profit financial cooperatives.

It is the phrase that guided the establishment of your Oshkosh Postal Employees Credit Union more than 91 years ago.

And it is a different philosophy than the one that guides banks.

■ Banks generate their profits for their owners, which often are multinational holding companies.

■ Credit unions manage their finances with the best interests of their member-owners in mind.

By pooling member-owner resources, credit unions are able to manage their finances at the best possible terms -- allowing member-owners to save and borrow at good rates and terms.

This cooperative idea began in Germany in the mid-1800s when community members found it difficult to get loans. The idea caught on and eventually came to the United States in the early 1900s.

In the U.S., the idea has thrived, with public confidence strengthened by the National Credit Union Share Fund. With it, deposits are federally insured -- much like the Federal Deposit Insurance Corporation insures bank deposits.

“People helping people” has kept OPECU going for more than 90 years.

OPECU can not do it without each one of you. It is YOUR credit union and only YOU make it possible for OPECU to exist and thrive.

### *Why bother to get a free annual credit report?*

Once a year you are entitled to a free credit report from all three credit bureaus through one authorized website: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

**A message  
from your CU president**

INTERNATIONAL CREDIT UNION DAY®



WITH A CREDIT UNION



SUPPORTED BY  
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The Board of Directors, committee members, staff, and I thank you for consistently using our services because by using our services you keep OPECU alive.

On Thursday, Oct. 21, International Credit Union Day, join with us in celebrating the credit union movement and OPECU's part in it. Stop in the office for a treat and a prize from our basket. This year's ICU Day theme is “Building Financial Health for a Brighter Tomorrow!” We are here to help you find financial health. Give us a call.

Why bother? Because what is in the reports affects your buying power; your chance to get a job, rent, or buy a place; your ability to buy insurance; and helps you spot identity theft.

# THE ZIPPER



## Santa's early with special loans now through December!

That's not all. Contact OPECU for details about our October Spook-tacular Vehicle Loan, November Thanks to You Loan, Fa La La Loan (runs Dec. 15 through January 2022); and January After Christmas Loan. Some restrictions apply.



*greetings from OPECU!*

OPECU offers special greetings each newsletter to our young members who will celebrate their birthdays in the following three months.

We wish "Happy Birthday!" to:

- October:** Jacob
- November:** Nicholas
- December:** Alex

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

- ▶ Oct. 11: Columbus Day
- ▶ Oct. 21: International Credit Union Day. Stop in for a treat.
- ▶ Nov. 11: Veterans Day
- ▶ Nov. 25-26: Thanksgiving, closed all day both days.
- ▶ Dec. 24: Christmas Eve, closed at noon
- ▶ Dec. 31: New Year's Eve, closed at noon.
- ▶ Jan. 17: Martin Luther King Jr. Day

## *You only have a chance to win if you enter*

Don't miss them. Our contests are coming!

Watch for our "scary" HALLOWEEN COLORING CONTEST in October! Are you too frightened to take a chance at winning a prize in the contest drawing? Please enter for a chance to win!

Our annual jolly CHRISTMAS CONTEST begins Dec. 1. Winners will be picked by age categories Dec. 22.

Don't miss out! We also have something special for adults, young and old.

When you get work done on your home, it is best to write the check out to the person instead of the business.

A check to a business will not be able to be cashed at OPECU unless the business has an account here. However, the tradesperson can cash your check with us by using his or her driver's license.

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-

celed, the faster your money remains with you.

2021 Christmas Clubs were paid to savings or checking accounts on Sept. 30. The 2022 Club starts Oct. 1.

**REMINDER:** If you need more than \$3,000 in cash, you must order it at least one full day ahead as we do not keep a lot of cash on the premises.