

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

STAFF:
Michele
Katrina
Carol
Kelly



**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 (Online)
www.opecu.com
Click on the green button!

E-MAIL:
opecu2@gmail.com

MACCARD:
Anytime/Most anywhere

WE WILL BE CLOSED:

- ▶ January 15 - Martin Luther King Jr. Day
- ▶ February 20 - Presidents Day
- ▶ April 7 - Good Friday before Easter

**KEEP US INFORMED
OF ADDRESS CHANGES**

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



The



January 2023

It's a new year and the scams are back

It may be a new year but scam artists still haven't changed their ways. They are still trying clever methods to steal money from you.

There are ways you can protect yourself. Here is the basic and number one thing to remember: **If it sounds too good to be true, it is!**

If you don't know the company in question or you did not make the call - it's a scam!

Scam artists today have so many ways to get to you with their lies -- by phone, by text, by mail, and even by advertising online.

Have you heard of this scam? It should send up a big red flag in your mind. Someone offers to send you a check and asks you to send them gift cards in return. And the "deal" is that YOU get to keep some of the money for your efforts.

But guess what happens? That check

A message from your CU president

will bounce. You will be out the amount of the check. By that time, the scam artist will already have the gift card(s). You lose.

Here's another way to protect yourself: **Watch your statements or online accounts!** If you see something that looks weird or is not yours, report it to us immediately.

Even though most of these scams are aimed at the elderly, anyone can fall prey to these predators. We are aware of one young person, for example, who was tricked through a Craigslist ad and ended up nearly \$6,000 in the hole.

Please be vigilant and safe as you work toward a secure financial future in 2023.

New hire allows us to re-open lobby

OPECU has a new employee on the team.

Please welcome Kelly! Her addition now provides us with enough staff to re-open our lobby.

As you may remember, OPECU lost long-time employees Helen and Gail and then Heidi left last August.

With the tight labor market, OPECU was forced to close the lobby as our team members Katrina and Carol share hours.

Kelly is originally from the other side of the lake -- the New Holstein area -- but has made the Oshkosh area her home for the last 15 years.

She joins Katrina, Carol, Kelly, and Michele as your credit union team. We look forward to talking with you when you next stop in.



OPECU sends birthday greetings to our young members who have their special day in January, February, or March. It's celebration time in:

JANUARY: Draven

FEBRUARY: Lillian, Allyson,
Kendall, Patrick

MARCH: Shayla, Kayden

Attention parents and grandparents! Enroll your young ones in our birthday club. The \$5 fee starts their credit union savings account. Put them on your payroll deduction and watch their funds grow.

Save yourself time, trouble - know these Visa/MacCard rules

OPECU-issued Visa charge cards and MacCards are made for convenience. But to make things run smoothly, there are rules to follow. Review these points below and save yourself time and trouble if or when things go wrong.

► You **MUST** use your Visa or MasterCard at least once in a six-month period throughout the term (expiration date) of the card. If you don't you may not be issued another card. *NOTE:* Our cards are issued during the month they expire.

► Check your statements monthly or whenever you receive them for any unauthorized deposits or withdrawals.

Why? Because, as noted on the statements (OPECU's, Visa's, MacCard's),

you only have 60 days from the time you receive that statement to notify us of any errors or unauthorized items. That means that we can only look back 90 days from when you notify us.

If you tell us about something that happened further back in time, it would be too late for us to do anything about it. The sooner we get the information from you, the sooner we can stop any errors or unauthorized transactions.

► If you do want to notify us, a phone call alone may not do. We need the information in writing to make sure we get the correct errors. You can call but plan to come in sooner rather than later as we can only cancel the card – not work towards the chargeback until it is in writing. If the problem is with Visa,

notify them as they have all the information.

► When you report lost/stolen card information to MacCard or Visa, their spokespersons always say they will order you a new card. **BUT THEY CAN'T!** You have to call us. We order the cards.

However, if your cards are stolen over the weekend or when we are closed, you will need to call each card company to stop transactions immediately.

For MacCard, call the 1-800 number we gave you (or listed on the website) to stop the card immediately. For Visa, call their number on your statement. If it happens on the weekend and you wait, your account could be down to \$0.00!



Why 'bank' at OPECU?

1. We are member-owned. That means all rewards go back to you, our shareholders.
2. Most of our fees are less than those of other financial institutions.
3. Our loan rates are usually lower on most loans or we try to match. Have you seen the 0.25% coupon on our website for a reduction on your loan rate?
(Note: Some restrictions apply)
4. We offer many services and conveniences including our 24/7 services: online banking, credit and debit cards, 1-800 number, bill pay. **PLUS**, find other rewards at lovemycreditunion.org.

'People Helping People' is what keeps OPECU strong

"People Helping People" is the motto that credit unions were built on. That concept spurred the creation of Oshkosh Postal Employees Credit Union more than 90 years ago.

What does it mean? It means that those who can save, save. That allows those who need to borrow the opportunity to borrow. It's a simple idea that

has kept OPECU going strong.

But our continuation depends on our members. It is **YOUR** credit union and only **YOU** allow us to survive.

We encourage you to look at the products and services we offer.

For example, we have loan specials from January through April tied to the different needs of our members, from

an after-holiday boost, to tax time, to home improvement.

We offer a Visa Card with an interest rate that has not changed since we first offered it: 9.9% and no annual fee.

Keep your credit union in mind for all of your financial needs. Talk with us. We are here to help you secure the financial future you work for.