

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

STAFF:
Michele
Katrina
Carol



**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

**WHEN YOUR
CERTIFICATE
COMES DUE,**
check the rates
on our website
(www.opecu.com)
or at the credit union.

**KEEP US INFORMED
OF ADDRESS CHANGES**

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



October 2022

The



WANTED: full-time OPECU employee!

When you hire more than one person at the same time, you don't tend to think about their eventual retirement or possible need to quit because of family or other obligations --- until you lose them all ... and at the same time! Well, it happened to OPECU.

As you remember, our long-time employees Helen and Gail left at the end of last year. Helen needed to help a family member and Gail reached retirement age.

Then Heidi decided in August that it was time for her to move on.

With the tight labor market, OPECU was forced to close the lobby as our new employees --Katrina and Carol -- share hours. One works Monday through Wednesday and the other from Wednesday through Friday. Carol has been kind enough to give us more time until we find our next full-time employee.

That is where YOU, our loyal member-owners, come in.

We need your help in finding a full-time employee who can work 8:30 a.m. to 4:15

OPECU survives, thrives because of our members

"People Helping People!" It is an old motto that credit unions -- including OPECU -- have been built on.

It means those that those who can save money do so so that those who need money can borrow it. It's a simple idea but a powerful one that has kept OPECU going for more than 90 years.

Your credit union -- you are the owner-

Even small monthly Christmas Club savings can help

The 2022 Christmas Club ended on Sept. 30. The 2023 club begins Oct. 1.

Dividends were posted and the money transferred to either designated savings or checking accounts.

For those on payroll deduction, the 2023 club will begin with the first payroll of

A message from your CU president

p.m. Monday through Thursday with an hour lunch and from 8:30 a.m. to 5:15 p.m. on Friday with an hour lunch.

There is no evening, Saturday or Sunday hours. The employee would be off most holidays.

We are looking for a person who loves working with and for people and enjoys working on computers. We will train the right person!

Who knows? It could be a perfect launch pad for someone who wants to understand financial management from the ground up.

If you know of any one who fits this picture, please have them contact OPECU or send a resume. The sooner we can get him or her started, the sooner we can open our lobby

Remember, our drive-up is open.
THANK YOU for your patience!

members -- needs each of you to survive and thrive as your financial cooperative. We can't operate without you.

With that thought in mind, the OPECU Board of Directors, committee members, staff, and I want to thank you for continuing to use our services so that, together, we can help each member-owner improve their financial life.

October -- unless you stop it by calling us.

If you closed your account early, call us to start it again as the rule is one withdrawal per year.

Saving monthly, even a small amount, is a good way to build an emergency fund for those unexpected repairs and more.

An oldie but still a goodie!

OPECU's Visa Card may only have a maximum of \$5000

BUT our interest rate is **9.9% APR***
(*Annual Percentage Rate)

*That's what it was when we started
and that's where it remains!*

*Are you paying a higher interest rate
elsewhere? Maybe it's time
to take another look at us!*

NO annual fee
Late fee only \$15

OPECU news you need to know

► If you change jobs or employers and have payroll coming to OPECU, inform us since sometimes payroll deductions do not carry over, even if it's a job change within a company. Once you let us know, we can watch for the change and let you know if you need to fill out a new payroll form here.

► If you're thinking of buying a house, plan ahead and save about six monthly statements. Most lenders need a copy of at least the last three. We can print statements and send them to you but the ones we have are not exactly like the ones you receive and most lenders do not like our copies.

► Those of you who have been traveling and using your MacCard debit card have been keeping us informed -- which is very good! However, you may want to plan ahead and make sure you have all the money you will need in your checking account. If you call us to transfer, there is a day delay on use of that money since we can only send a

file once in the morning. It's best if you need to transfer to go to an ATM and do it. It immediately goes on your card but the information does not get to OPECU until that file is brought in in the afternoon. BUT, you can use that money right away. It just takes planning ahead.

► When you report lost/stolen card information to MacCard or Visa, their stock answer is that they will order you another card. THEY CAN'T! You have to call us at OPECU. We order the cards.

► If you need a loan, check first with your credit union -- OPECU. Our rates are still low and, with some of our monthly loan specials, we can offer better options. Check these out:

OCTOBER offers a "Spooktacular Rate" where you may be able to take an added .25% off your loan.

NOVEMBER has "Thanks to You" with no payments until February 2023.

DECEMBER'S "Santa Loan" begins Nov. 15 and ends Dec. 28.

JANUARY brings our "FaLaLa Loan."

HAPPY BIRTHDAY!

OPECU offers birthday greetings to young members who have their special day in October, November, or December! Happy Birthday greetings to:

OCTOBER: Jacob, Hunter, Louise

NOVEMBER: none

DECEMBER: Kalie, Alex

Enroll your children in our Kids Club and interest them in good money habits.

Snow shoveler needed!

We will need limited snow removal services this winter. Please call the office for details.



Oshkosh Postal Employees Credit Union will be closed:

► Oct. 10 – Indigenous Peoples' Day

► Nov. 11 – Veterans Day

► Nov. 24-25 – Thanksgiving

Check with us for the Christmas and New Year's holidays.



Our annual **Christmas Contest**

begins Nov. 28
and ends Dec. 22.

Pick up your entry blank!

On Oct. 31, come to
OPECU in your
Halloween costume and
get a special treat!