

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

STAFF:  
Michele  
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Kelly



**WE'RE YOUR  
24/7 CU!**

**OPECU  
93 Years  
Est. 1930**

**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



**OPECU'S OFFICE  
WILL BE  
CLOSED:**

- ▶ Oct. 9 – Veterans Day
- ▶ Nov. 23-24 – Thanksgiving
- ▶ Dec. 25 – Christmas
- ▶ Jan. 1 – New Year's Day
- ▶ Jan. 15 – Martin Luther King Jr. Day



October 2023

The



## MacCard activation to get easier

You know what a pain it is when you get a new MacCard, right?

If the numbers are not the same as your old card - maybe the old card was compromised or such - then you have to wait about three MORE days to get the PIN, which also comes in the mail. Then you have to go to the ATM and activate the card.

Good news! Starting some time in November, your renewal card or your new one will come with a sticker with instructions on how to CALL from the phone number we have on file at the credit union.

You call the number, activate the card, and - WOW! - pick your own PIN!

We're always looking for ways to make things easier for our members. Just give us the time!

The Visa Credit Card has always been where you had to call but you still cannot pick your own PIN. Sorry!

Here are reminders about the MacCard:

**REMINDER 1:**

Any transfer we do for you during the day will not be available on your MacCard until after 9 a.m. the next day, after

### A message from your CU president

we have sent the file, except for Fridays. We send another file at 4:30 PM, but that is not available until most likely 5:30 or 6 p.m.

**REMINDER 2:**

Do not slide your card. It is a chip card and has a disclaimer on it. If the machine is chip ready, you have to use that chip reader. If you slide it, the transaction may be denied.

**REMINDER 3:**

The debit card (MacCard) is YOUR card and it is in YOUR name.

If a joint owner is on your account and also has a card, it will be in his/her name and a slightly different number.

ONLY YOU can use the card with your name. If you let a child, husband, wife, friend use it - without OPECU knowing it FIRST - it is illegal. That means YOU are totally responsible for any and all transactions on your account.

## Limits coming to VB 'forgotten code' service

Virtual Branch, our online service, has a "Forgotten Security Code" button. This convenience sends a user a temporary code so they can change to a new code for their account when they forget their old one. The temporary code must be used within 15 minutes.

If that situation does not work, members can call us and we will work with you to get you into the system.

Unfortunately, this direct member assistance convenience has gotten out of hand.

Effective Jan. 1, 2024, members will only be provided with two free opportunities in a six-month period to have the OPECU office change their security code. After that, it will cost \$5 each time.

Put your security codes in a safe place so that you can retrieve them and do not have to frequently reset them.

## Recognize the spirit of the credit union movement!

Stop in the OPECU office on Thursday, Oct. 19, 2023, to celebrate International Credit Union Day. This 75th anniversary

marks a milestone in bringing affordable access to financial services to people all over the world.

## Keep an eye out for our seasonal contests!

OPECU has more fun for the kiddoes than just its fantastic Birthday Club.

This fall look forward to these two contests:

▶ **Halloween Photo Contest** for young members through age 12. Make it Scary, a Selfie, or have Autumn as the focus.

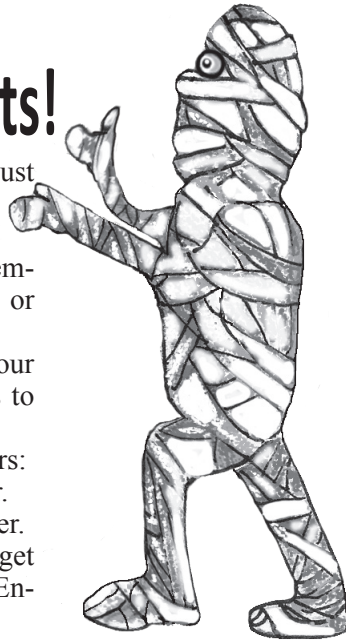
▶ **Christmas Coloring Contest** for all of our young members. We will have different items to show off your coloring skills.

**Congratulations** to our earlier contest winners:

▶ Back Pack winners Shayla, Cooper, Oliver.

▶ Fourth of July winners Marianne and Oliver.

Encourage your children or grandchildren to get involved and have fun with OPECU contests! Enroll them as members in your credit union.



## Thanks for understanding!

As you are probably well aware, businesses and organizations are feeling the pinch brought on by low staffing numbers. OPECU is as well.

So there will be days when we can't provide the service you want -- cashing savings bonds, handling wire transfers, making Kwik Cash advances -- on the spot. It may have to wait until later or another day. *Thanks for understanding.*

Here are a few things that can help us operate more efficiently for you:

✓ Keep your account contact information up to date. Do we have your correct address, phone number, email?

✓ When you change jobs, let us know. If you don't, your loans may not get paid and savings accounts may not be kept up to date,

✓ Remember that increasing your payroll deduction does not automatically increase any of your payments or deposits to other accounts. You have to let the credit union know what you want done with the additional money or it just stays in the account it comes in.

## \$1 charge to cash savings bonds to start Jan. 1

OPECU is again -- perhaps only temporarily -- cashing U.S. Savings Bonds.

Effective Jan. 1, 2024, the cost to cash a savings bond at OPECU will be \$1 per bond.

Remember that you can fill out the information about your address and Social Security number ahead of time but **DO NOT SIGN IT.**

The rule for cashing bonds is that they **MUST** be signed in front of the

person cashing them.

Therefore, if they are already signed, we will ask you to sign again.

A savings bond can be one owner or it can be joint when either can sign and always in front of the cashier.

If it is just owner and beneficiary, only the owner can sign. The beneficiary will get the bond when the owner dies, but that has to be done through the Treasury.

# HELP WANTED

Be a part-time member service representative at OPECU!

- 3 days a week most weeks (Monday-Tuesday-Wednesday)
- Training provided
- Money-handling experience a plus
- Must be able to stand for periods although some work is at desk
- No nights. No weekends. Off most holidays
- 8:30 a.m. to 4 p.m. with an hour lunch each day

*If interested, please send a resume to [opecu2@gmail.com](mailto:opecu2@gmail.com)*

## Get a loan that's Spook-ta-cular!

Oshkosh Postal Employees Credit Union wants to work with you to find the loan that will work for your particular situation.

We've developed a variety of loan offerings you may want to check out.

**October** – Spook-ta-cular

**November** Thanks To You

**December** Fal la la Special

**October-December** - Santa

Some restrictions apply. Call our OPECU financial representative to learn more.

## BIRTHDAY GREETINGS!

Happy Birthday to our young members with birthdays during October, November, and December. We wish you the very best on your special day and always.

Happy Birthday to:

**OCTOBER:** Jacob, Hunter, Mariah.

**DECEMBER:** Danner