

**OSHKOSH POSTAL
EMPLOYEES
CREDIT UNION
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STAFF:
Michele
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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:

- ▶ July 4: Independence Day
- ▶ September 2: Labor Day

*When the Federal Reserve closes,
we close as most programs run
through the Fed.*

**KEEP US INFORMED
OF ADDRESS CHANGES**

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



July 2024

The



A tip for our older OPECU members

OPECU wants our older members to stay with us for a good long time. One way that might help them to is with the use of a new app brought to you by the City of Oshkosh Fire Department.

While I have not tried it and this is not an endorsement from OPECU, the app does look like it could be quite useful in keeping our 60-and-older members safe.

The Oshkosh Fire Department partnered with the Denver-based company Nymb Science because falls among seniors are a leading cause of injury death. The Nymb app is designed to help people prevent falls.

Nymb is an app-based digital health program that uses science-backed dual tasking and cognitive behavior training to improve balance and mobility.

All you will need is a computer or a mo-

A message from your CU president

bile phone, be 60-plus in age, and download the Nymb app from the Apple App or Google Play stores. The app is free.

The app has you play fun brain games while performing simple exercises. You can be do the exercises seated or standing. Don't worry! There is no sweating or strenuous activity.

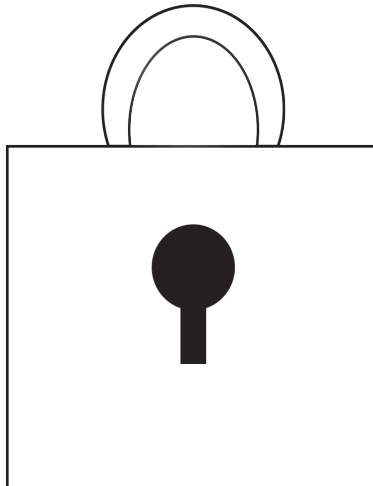
Through its clever process, the program helps reconnect your brain and your body.

If you have any questions, call 1-800-672-6854 or support@nymblscience.com.

All it takes is 10 minutes per day, a small amount of time to keep you active, healthy, and safer from falls.

PRIVACY

It's not just a word for OPECU



PRIVACY is our business.

We MUST keep all your information private.

That means three-way calls are not in your best interest. Anything you ask us is then known by the other person on the phone.

What's the best practice?

You call us first, get the information and then call the other person and give them only what you want to.

Fraud is with us every day and getting more bold and worse.

Remember, YOU are our member, not an online dealer, or other financial, etc.

If a merchant or dealer calls and you are not on the line, too, we will not take the call. We must protect your information.

Congratulations to Jo Helf and Dottie Brown!

The two were re-elected to the Board of Directors at the Annual Meeting at The Copper Hall in Oshkosh. Thank you to all who attended. We all had a great time.

Little bits of information can go a long way in helping you

►When changing jobs, even within the same company, it's best to let us know if you are on payroll. Otherwise, your payroll deposits, loan payments may not follow you.

►Your MACCARD debit card has a limit of \$300 in cash per day and \$1000 in using the card. This \$1000 does include any cash you may have taken that day.

Gambling using either an OPECU debit card or credit card is against Visa or MasterCard policy. Your card could be closed. Please use the ATM if you need to get cash to gamble.

►If using your debit card, you may want to be online with VBNEXT, our online service, as well, so you can check on your account more than that once a month when the statement comes,

Fraud is running rampant through our members' accounts. One member

had 32 larger illegal transactions in a 10-day period to the tune of more than \$3,000 losses to FRAUD. Sure, the member will get their money back but it could take up to three months or more.

If we had been notified on day two or three we could have stopped it sooner and saved the money and hassle.

We are not saying you have to have VB, but if you have a lot in your checking account, you may want to keep an early eye on it.

►It's worth it to "bank" at OPECU. Why?

1) We are member owned. All rewards go back to you, our shareholders.

2) Most of our fees are less than those of other financials.

3) Our rates are usually lower on most loans or we try to match.

4) We offer a .25% coupon on our website for a loan rate reduction. Some restrictions do apply.

5) We offer most services, including such conveniences as online access, credit and debit cards, 1-800 number, bill pay, plus plus other rewards you can find at lovemycreditunion.org.

►OPECU has so many loans that can fit your needs throughout the year. Will one of these work for you? Check out our:

July - Let's Make a Deal

August - Back to School

September - Blue Moon Special

Contact your financial representative for more information.

►Be on the lookout for our new contest. This will be about Summertime Trivia and will run from July 5 to the end of July.

Autumn will bring even more contests. Keep watching.



OPECU sends birthday greetings to our young members who have special days coming up. Greetings to:

JULY: Oliver, Allyson

SEPTEMBER: Jackson, Avah, Braylei

We need more kids for the club! Enroll your children and grandchildren today. Put them on payroll and watch their accounts grow.

Retired but looking to make money too?

Maybe we have the job for you!

The only requirement is that you have some money experience: clerk in a grocery store or retail store, accounting department, cash drawer experience, etc. We will train on all else.

Hours are 8:30 a.m.- 4 p.m. Monday, Tuesday, and Wednesday with an hour lunch each day.

If interested, please send a resume to opecu2@gmail.com

We're looking forward to talking to you.