

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

STAFF:
Michele
Katrina
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:

- ▶ May 27: Memorial Day
- ▶ June 19: Juneteenth
- ▶ July 4: Independence Day
- ▶ September 2: Labor Day

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

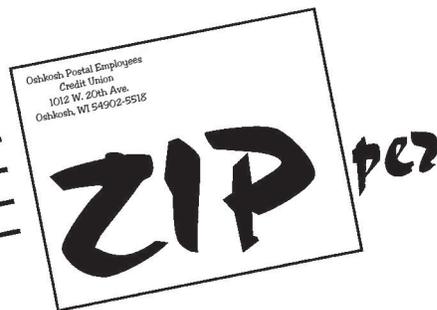
**KEEP US INFORMED
OF ADDRESS CHANGES**

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



April 2024

The



OPECU making changes for the better

Times sure are a' changing! All you have to do is look to your own life to see how things have changed in your family, your job, the world, our city, your personal life.

But no matter how we may like something to stay the same, it and we do not.

I have been in the Credit Union movement since 1974 and have seen many changes -- some I have been happy with and others I have not.

It seems we only have two choices: 1) Accept and move forward. 2) Deny, stay the same, and go nowhere.

Why this topic? Because OPECU has had some major changes this year, some of which many of you are not happy with, and there are more to come.

Of course I am talking about our online credit union products -- Virtual Branch and Mobile Money/Mobiliti. We knew change was coming but, knowing the sentiments of many of our members, we held on to the old way as long as we could.

One could say that we did have choices. 1) Accept the new version. 2) Look for another at a much higher cost and with not as good a product. 3) Offer nothing.

But in all honesty, we did not really have a choice. VB NEXT is the product of our computer company. If we wanted to offer you at least the same service that you had before, we had to change. So, on March 12, 2024, VB became VB NEXT.

I, for one, like the new site. It took me a while to get used to it -- as I am sure it will you - but I like its clean lines.

Everything you need is there. While we no longer have the three tabs at the top, we do have "Settings" on the right which gives us all we had before.

The front page gives you "Accounts" and, by clicking on them, you can get all the information you had before.

If you had other accounts on your account, look to "Linked Accounts" at the

A message from your CU president

bottom of the list on the left side of the first page and they will all be there.

If you don't see them, however, and you had signed up for them, let us know. We have a new security method to follow.

At the bottom of the page are more links that may have been on the outside login page before.

Any messages we send are in the "Message" button at the top of the home page next to Settings. We sent everyone a notice about VB NEXT before it happened. If you missed that, it should be within the Message button.

There is a learning curve, as with anything new. Take time to look over the whole site and find what you always used. Set your Preferences for the front page within Settings.

And -- Yay! -- there is only one login. Just remember, if you are using your account number to get in, you will have to use 0s to bring your login up to 6 digits.

Again, we recommend that you change your login (within Settings) to be a name or word at least 6 digits or longer.

Lastly, the black box at the front of the login page will contain the information we had on the old login page, only now it is one liners when possible. Use the arrow on the right to scroll down. We will always put an updated date at the beginning and with the change to help you so you do not have to look every time you go in.

One last word -- MOBILITI.

Those of you who have it on your phone will find it changing as well. We will notify you within Message in VB NEXT of what and when. As I said, nothing stays the same -- but we hope it will all be for the good!

The **ANNUAL MEETING** will be held
May 11 at COPPER HALL, 203 Otter Ave.
See the Annual Meeting Notice for details

Tips to help you keep your personal financial house in order

❑ Visa and MacCard are in YOUR name. That means only YOU can use that card without permission.

If you allow a child, a friend or even a relative to use your card without checking with the credit union FIRST, some of your rights may no longer apply. Remember, it is YOUR card. Protect it.

❑ You MUST use your Visa or MasterCard at least once in a six-month period throughout the term of the card (expiration date) or you may not be issued another card. Also, our cards are issued during the month they expire.

❑ Be sure to check your statements monthly or whenever you receive them for any unauthorized deposits or withdrawals.

As stated on the statements (OPECU's – Visa's – account agreement when you opened your account and even the MacCard Debit card agreement), you have only 60 days from the time you receive that statement to notify us of any errors or unauthorized items.

That means we can only look back 90 days from when you notify us. If something happened seven months ago, it is too late for us to do anything about it. The sooner we get the info, the sooner we can stop unauthorized activity.

❑ To notify us of any FRAUD, just a phone call may not do it.

We need the items in writing to make sure we get the right ones. You can call, but plan to come in sooner rather than later as we can only cancel the card – not work towards the charge back until it is in writing.

If Visa, notify them first, as they have all the information. But be sure to tell us also, as Visa says it will reorder the card – BUT ONLY THE CREDIT UNION CAN DO THAT.

❑ MacCard: If it happens over the weekend or when we are closed, call the 1-800 number (listed on the website) to stop the card immediately.

If Visa: Call them immediately. The number is on your statement. If you

wait, your account could be down to 0!

❑ 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.

❑ Due to circumstances beyond our control, OPECU was not able to offer the annual Easter Contest. We are sorry.

However, we will have a special summer contest. Find out in our next newsletter, on our website and in VB NEXT.

CONGRATS to our Christmas contest winners: Debbie and Oliver!


**HAPPY
BIRTHDAY**

OPECU sends birthday greetings to our young members who have their special day in April, May, or June. Brthday greetings to:

APRIL: Caleb, Michael

MAY: Espen, Cooper, Joshua, Justine

JUNE: ...

We need more kids for the club! Enroll your children and grandchildren today. All it takes is \$5. Put them on payroll and watch their accounts grow.

18%! 20%! 21%! **WHAT?**

The average rate on credit cards today can be high. That's why you should check out OPECU's Visa card.

While it only has a maximum credit limit of \$5,000, it also has an Annual Percentage Rate of **only 9.9%** -- about half of what those other cards charge.

9.9% was the rate when OPECU started offering Visa card and it still remains the rate.

PLUS there is **NO ANNUAL FEE** and a LATE FEE of **only \$15**.

Don't waste money paying a higher interest rate on another card. Look into OPECU's Visa card today!