



financial backup for life.

October Newsletter

Celebrating 50 Years!

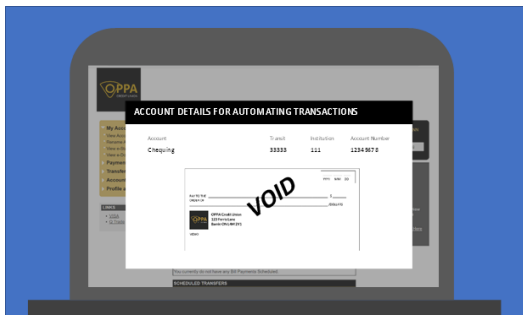


The OPPA Credit Union was incorporated on July 16, 1971, making this the 50th year of serving OPP members across the Province. The Credit Union has grown to 27 staff, serving 8,000 members and managing over \$235 Million in assets.

Join us on Facebook to see our tributes to the past, and our journey through technology, as we celebrate the history of the Credit Union, all year long.



New Features Coming Soon



Online Void Cheque

The Void Cheque Letter function allows members to print an informational letter from online banking that can be used to set up pre-authorized debits or direct deposits.



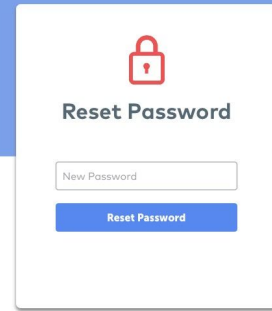
Online Cheque Ordering

You will be able to order cheques and check your order status online 24/7 from your online banking



Increased Security with 2-Step Verification

Keeping members banking information safe & secure is our top priority. High-risk logins will be subject to the member correctly providing a one-time-only security code sent to you through email or text message.



Online Password Reset

No more waiting or having to call into the branch. Members will be able to reset their online banking password through a self-serve process. Safe, Secure and Efficient

Moving towards a Cashless Branch

**Friday
November
12th**

**Tellerless
branch
Test Day**

Cashless or tellerless bank branches have thrived in recent years. In a tellerless branch, basic transactional services such as cash withdrawals, deposits and cheque-cashing would only be available through the automatic teller machines (ATM).

As cash use continues to decline and the majority of members utilize online and mobile banking, financial institutions are removing teller services from branches to be more efficient and reduce cash handling costs. This frees up staff to assist members with more detailed and in-depth services.

On Friday November 12th we will run a trial day of tellerless operations. Members will still be able to access branch staff for non-cash assistance and advice.

Full Service ATM at 123 Ferris Lane Barrie

24/7 Access

Pay Bills

Change Your PIN

Transfers

Deposits

Canadian Cash

USD Cash

****Choose your denominations -**

Now Available**



ATM Finder App



CHOOSE your Denominations

Multi-Denomination Selection now available through our 123 Ferris Lane ATM. You can also withdraw US Cash.

Moving or Buying a house?



Earn a cashback reward for buying or selling a home!

\$25 for each \$10,000 increment of completed transaction value on the sale and/or purchase price.

Click [HERE](#) to find out more

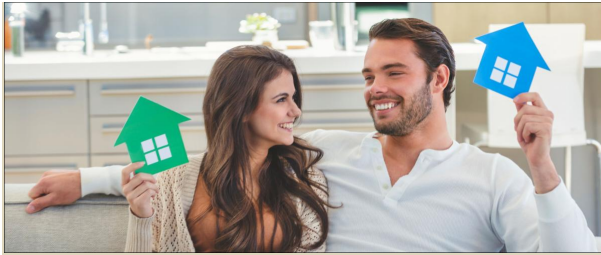


3 NEW Mortgage Packages to save you up to 0.25% off the posted 3 or 5 year fixed rate!

Choose the package that works best for you.

Click [HERE](#) to see our Mortgage Packages

CURRENT OFFERS



Mortgages

**1-5 year Fixed Term
as low as 2.69%**

**Insured Mortgages
as low as 2.59%**

**5 Year Variable Rate
as low as 1.99%**



Investments

**Fresh Fall Offer 30
months @ 1.6%**

**Up to 2.50% Fall
Step up (1.75%
effective yield over 3
years)**

***TFSA/RRSP 0.75% Plus
1st Payment Match up
to \$50***

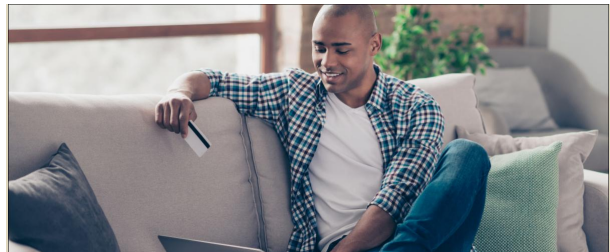
*New Money Only - Conditions Apply

Ask us how you can qualify for an additional 0.35% off loans & lines of credit!



Loans

**4.95% Car Loan -
model yrs 2019-2021**



Credit Cards

**Up to 10,000 Bonus
Reward Points! 5.9%
Balance Transfer
Rate + 1 year free
annual fee!**

CEO Market UPDATE

October Update

- Rising Interest Rates on the horizon
- Increased Inflation
- Time to review and re-balance your portfolio

[Read More](#)



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