



financial backup for life.

April Newsletter

Quickly Changing Market



Interest Rates Increasing

The current mortgage landscape in Ontario is changing by the minute. The Bank of Canada is continuing to raise the interest rate, an additional 0.50% was added last week, and further increases are expected.

Our OPPACU special rate for members is as low as **3.89% PLUS you can qualify for an additional .25% off** that already low rate!

If you are considering purchasing, re-financing or would like to prequalify for a mortgage, please contact us so we can assist you with the best options.

We are also pleased to advise that we have expanded the list of property types that Members can apply to finance. In addition to principal residences, vacation properties and rentals, financing is now available for **land purchases** as well.

Please contact us with any questions regarding your situation, we are happy to help advise you through the current market changes and opportunities.

*Conditions Apply - Subject to Change

50th Annual General Meeting

The OPPACU held it's 50th Annual General Meeting on Tuesday April 19th.

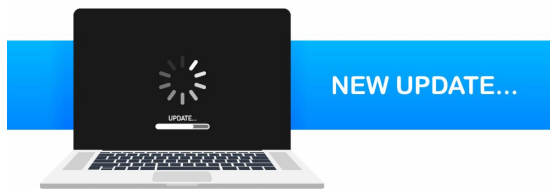
3 Directors were re-acclaimed, and one new director was instated. We welcome Lee Jeanotte to the Board of Directors.

The 2021 Annual Report, and audited financial statements are available on our website.

2021 Annual Report

New Features Coming Soon

New Website

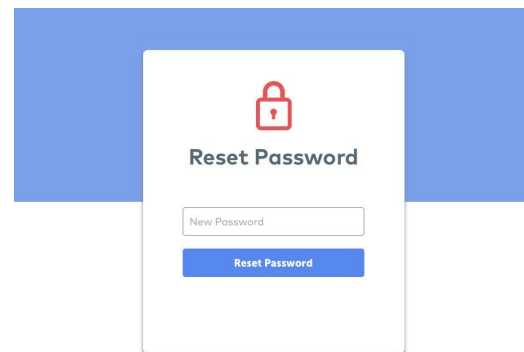


We are refreshing our website. Stay tuned for a fresh clean look and easier to navigate experience.



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 or Buying a house?

Earn a cashback reward for buying or selling a home!

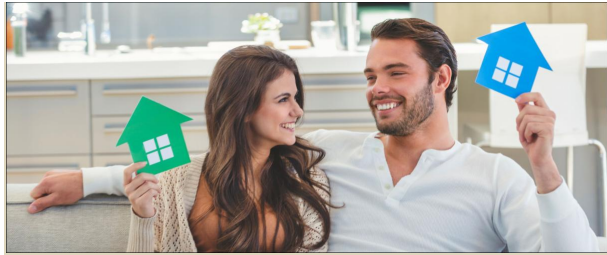
\$25 for each \$10,000 increment of completed transaction value on the sale



and/or purchase price.

[Click HERE to find out more](#)

CURRENT OFFERS



Mortgages

**1-5 year Fixed Term
as low as 2.99%**

**Insured Mortgages
as low as 3.79%**

**5 Year Variable Rate
as low as 2.29%**



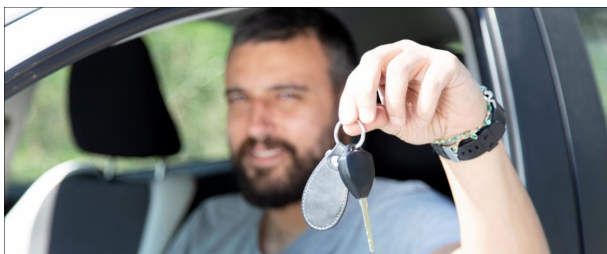
Investments

**Thumbs Up to 36
months @ 2.75%**

**Long & Short Term
Specials 1 year
@2.50% 5 year
@3.25%**

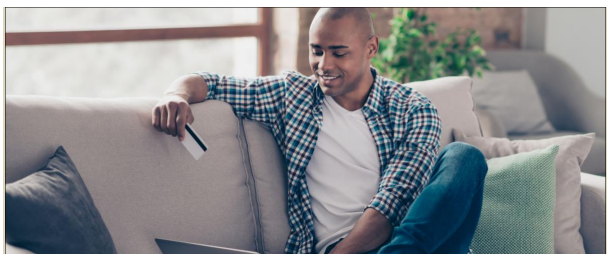
***TFSA 0.75% 1st
Payment Match up to
\$50***

* Conditions Apply



Vehicle Loans

Model yrs 2020-2022



Credit Cards

Up to 15,000

**5.70% Model yrs
2019 & older 7.20%**

**Welcome Reward
Points! 3.9% Balance
Transfer Rate + 1st
year annual fee Free!**

*Conditions apply - subject to change

OPPACU Proudly Supports



Pathway of
Memories
**Donate a
Stone**



OPP Youth
Foundation
Website



**Cruiser Bear
Sponsor
Read More**



Friends of the
OPP Museum
Website



2022 Canine
Calendar

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