



financial backup for life.

September 2023 Newsletter

TRAVELLING OUT OF COUNTRY?

Make sure you add an email address to your 2-Step Verification Settings to ensure you can receive your verification codes if you aren't adding an out of country data roaming plan.

***Add an email address:**

Full Site: log into banking, select Profile & Preferences from the menu, then 2-Step Verification Settings.

APP: log in, go to Settings, then 2-Step Verification Settings

Student Scholarship Winners



OPPA Credit Union Student Scholarships

3 - \$1,000.00 scholarships were awarded to CU Members post secondary students this month from the OPPA Credit Union. Congratulations to:

[Details & Application for 2024](#)



Caitlin Senecal

North East Region

Pursuing a Bachelor of Medical Sciences



Kyle Nicksy

North East Region

Pursuing a Bachelor of Physical Education



Mitchell White

Central Region

Pursuing a Bachelor of Public Affairs & Policy Management

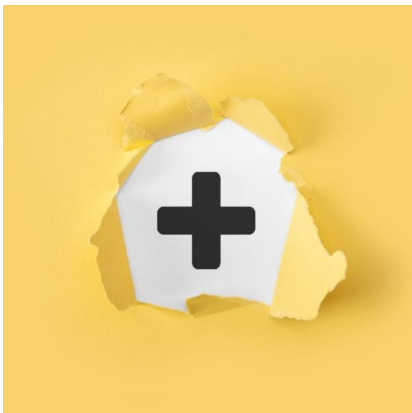
New Products & Specials

***NEW** **First Home Savings Account - FHSA**

A First Home Savings Account (FHSA) is a registered plan allowing you, as a prospective first-time home buyer, to save for your first home **tax-free** \$8,000 per year up to \$40,000.



The FHSA will be *available soon*. **Join our waitlist** to be notified when it's available, email communications@oppacu.com



MortgagePLUS+

Lower your high interest loan, credit card or debt payments by blending them into your mortgage. Our new Mortgage PLUS+ product can blend your payments into your mortgage to lower your interest and extend your payment timeline, lowering your payments, giving you more free cashflow.

[More Details](#)

Special Recruit Mortgage Offer

As a *special offer for 2023 new recruits only*, we are freezing the current rate special until the end of September

[More Details](#)



BOARD DIRECTOR VACANCY

THERE'S A SEAT
AT THE TABLE.

JOIN OUR BOARD OF
DIRECTORS

Looking for a new Director

Are you interested in becoming a Director on the Board of the OPPA Credit Union?

For the 2024 Board year, the Nominating Committee is actively looking for an individual to join the OPPA Credit Union's Board of Directors.

[MORE DETAILS](#)

9-1-1 SAVINGS ACCOUNT



No need to choose between higher rates of a GIC, or flexibility of a savings account. The 9-1-1 Savings Account offers you both!

90 Day Term
1 Great Rate
1 Open Week

***Now TFSA
Eligible!**

**Series 5 opens
November 1-7
@ Rate TBA**

More Details Click
[HERE](#)

Member Discounts



PET INSURANCE

OPPA Credit Union members receive a preferred rate of 7% off.

We don't like to think of our pets getting sick or injured, but it can happen. By choosing Pets Plus Us insurance coverage, you're giving your pet excellent protection.

[Start a Quote.](#)



OPPACU members, families and friends using the All-Purpose Realty referral service receive cash rewards based on transaction values. \$25 for each \$10,000 increment of completed real estate transactions.

Example, sell a home for \$800,000 receive \$2000. Purchase a home for \$900,000 receive \$2250.

[Details & Info](#)



As our member, you can save on your insurance. Enjoy exclusive savings – up to **55%** – when you bundle your Home and Auto coverage with CUMIS, our loyal insurance partner.

As a good driver, a responsible homeowner and a valued credit union member, you should be rewarded. That's why we've teamed up with CUMIS

www.cumis.com



As an OPPA Credit Union Member, you can save

20%

on TurboTax's easy to use online products.



Special deal for OPPA Credit Union Members.

Receive **20% off!**

Prepare your Last Will and Testament online with unlimited updates for one year.

[More Details](#)



Digital *shield* powered by NFP

A Personal Cyber Product to Protect All Aspects of Your Life. This unique offering encompasses eight cyber/social engineering coverages - cyberattacks, ransomware, identity theft, cybercrime, smart devices and wearables, reputation coverage, cyberbullying and cyberstalking.

[More Details](#)

CEO UPDATE

CEO Update - September

Inflation on the rise, how can we help you not only get through these turbulent times, but come out stronger.



[Read Bills full update](#)

VISA OFFERS

Collabria is excited to launch CardWise to cardholders. Cardholders can continue to use MyCardInfo to manage their credit card accounts during the phased rollout. Available on desktop at www.cardwiseonline.ca or download the CardWise app on the App Store or Google Play

Want to learn more about the features and benefits of CardWise, and how to set up your CardWise account?

CardWise How-to



CASH BACK VISA INFINITE*
CARD



Enjoy the extraordinary in the everyday.
Get up to 4x reward points. Plus 30,000 Welcome Bonus Points¹

APPLY NOW

¹Terms and Conditions Apply. Offer ends on 15 November 2023. *Visa of Int., used under License

Credit Cards



Enjoy a **no-fee**
3.9% balance transfer
for 6 months*

Apply online via MyCardInfo.

*Terms and conditions apply

Credit Cards



Receive up to
15,000
Welcome Points
when you sign up for a
new credit card!*

*Terms and conditions apply

CURRENT OFFERS





Mortgages

**As Low
As 5.99%**

**Discount Mortgage
Packages**

**5 Year Fixed High Ratio
as low as 5.54%**



Investments

**Terms as high as:
5.10%**

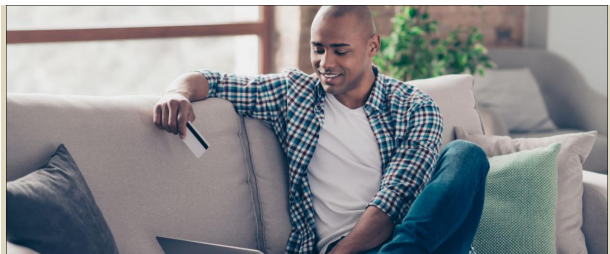
**New 9-1-1 Account
Give your Savings the
rate of a GIC**

* Conditions Apply. Subject to Change



Vehicle Loans

**Model yrs 2021-2022 As
low as OPPACU Prime
+1.50% Model yrs 2020
& older as low as
OPPACU Prime
+3.00% 5 Year Fixed
Special 7.70%**



Credit Cards

**Up to 30,000 Welcome
Reward Points! 3.9%
Balance Transfer Rate**

*Conditions apply - subject to change

OPPACU Proudly Supports



Pathway of
Memories
**Donate a
Stone**

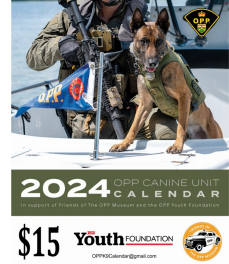
OPP Youth
Foundation
Website



**Cruiser Bear
Sponsor Read
More**



Friends of the
OPP Museum
Website



2024 Canine
Calendar

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