



financial backup for life.

January 2023 Newsletter

New Controlled Entry at Ferris Lane Branch

We are increasing security measures. The Branch remains open for Member walk in and in-person business, however the doors will be secured and Members will be buzzed in to access the branch. Your patience as we adapt to the new process is appreciated.

Regulator Requirement - Action Item

The Regulator requires us to contact Members to ensure contact information is accurate and updated. Please log into your online banking on the full site (cannot be done on the App), Select "**Profile & Preferences**" from the left side menu, select "**Change Contact Information**", tick the "**Address**" & "**Phone Number / Email**" boxes to display all the fields, review the information and add any missing information. Thank you, we appreciate your attention and assistance.

2023 Member Survey

Please take a moment to answer a few questions about your experience with the OPPA Credit Union over the past year. Feedback is important for us to improve our services for you, our Members.



START SURVEY

Happy New Year to all our Members and I would like to take

***If you would like a response or follow up to any of your questions/answers or comments please include your email address in the comment field of the question so we can contact you.

this opportunity to thank everyone for their continued patronage. As a small credit union in a highly regulated industry, we must compete directly with very large banks, other credit unions, new FinTech's, and it is only through the continued support of our Members that we can be successful.

We provide a very personal approach for our Members, from answering the phones in the branch, to providing tailored solutions for your financial objectives. We pride ourselves in finding innovative ways to help our Members when they need it most.

Our annual survey provides you the opportunity to highlight to management and board what you value about the Credit Union and what else we can do to meet your ongoing financial needs. Please take a few moments and let us know what you are thinking, as it is truly appreciated.

Again, thank you for being a Member and thank you for participating in our survey. - Bill Whyte CEO

TINKHAM LLP | CHARTERED PROFESSIONAL ACCOUNTANTS

As part of our annual audit, we request your assistance.
If you disagree with any information on your statement, please contact Tinkham LLP directly at 416-233-2139 x 23.
Your assistance is appreciated.

RRSP & TFSA



*Conditions Apply. Contact your advisor to take advantage of contribution room.

February 29th is the deadline to contribute to your RRSP

TFSA Contribution limit increases to \$7,000 for 2024!

1% Cash Back up to \$500 on New Money, Registered Investments.

New Products & Specials

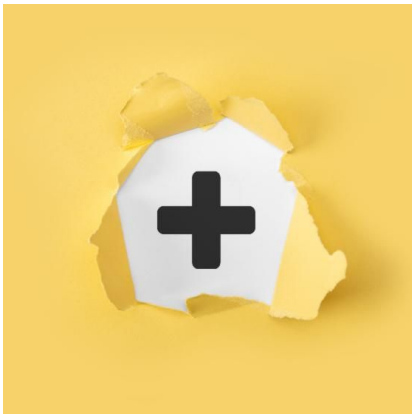
***NEW FHSA** **First Home Savings Account**

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 is NOW AVAILABLE!

Open your Account now to start saving tax-free for your first home!



MortgagePLUS+

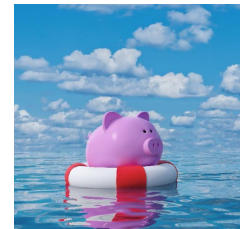
Lower your high interest loan, credit card or debt payments by blending them into your mortgage. Our new MortgagePLUS+ product can blend your payments into your mortgage to lower your interest and extend your payment timeline, lowering your payments, giving you more free cashflow.

[More Details](#)

Quick Tips

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

New Look coming soon

Online Banking and the mobile banking app will be getting a fresh, new, updated look in the coming



weeks. We will be announcing a launch date soon. Look forward to improved functionality and features.

Stay tuned for more details

Member Discounts



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](#)



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](#)



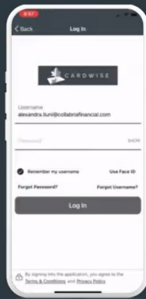
As our member, you can save on your insurance. Enjoy exclusive savings - up to **55%** - when you bundle your Home and Auto coverage with CUMIS, our loyal insurance partner.

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

VISA

Introducing CardWise



NEW ONLINE PORTAL & APP

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

Credit Cards

Simplify your finances with **0% interest** on Balance Transfers for 9 months*

*One-time transfer fee of 2% applies. See terms and conditions for full details.

LEARN MORE



Apply, Spend,
and Earn up to
**5,000 Welcome
Points***

[Apply Now](#)

*Terms and conditions apply.

CURRENT OFFERS



Mortgages

5 Yr as low as 5.79%

**Discount Mortgage
Packages**

**5 Year Fixed High Ratio
as low as 5.44%**



Investments

**Terms as high as:
5.00%**

**1% Cash Back up to
\$500 - New Money -
Registered Products**

**9-1-1 Series 6 opens
Feb 1-7 @ 3.25%**

* Conditions Apply. Subject to Change



Vehicle Loans

2023-2024 As low as 5.65%
2021-2022 as low as 8.20%
2020 & older 10.20%



Credit Cards

Up to 5,000 Welcome Reward Points!
0% Balance Transfers

*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



\$15 Youth Foundation
OPPACU Calendar
2024 Canine Calendar



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