



financial backup for life.

November 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

Seeking New Board Member



OPPA Credit Union Board Director Position

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.

[Info & Details](#)

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](#)

Quick Tips

Temporarily misplaced your debit or credit card?

You know it's around, in a pocket or a purse somewhere, so you don't want to cancel it... Make sure you have your cards loaded on your smartphone so you can still access them for purchases.

[5 benefits of using a mobile payment app](#)



Tax Tips Webinar



Aviso Experts Webinar Year-end tax tips 2023

Wednesday, November 29, 2023



If you're seeking tax saving opportunities, relevant to both the time of year and the stage in your life, join us for a 60-minute webinar with tax expert Doug Carroll. Doug will share 23 tax tips for you to consider before year-end that will help keep your finances on track in 2024.

[INFO & REGISTRATION](#)

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

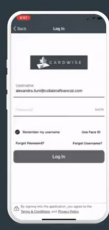
www.cumis.com

VISA OFFERS

NEW ONLINE PORTAL & APP

Introducing CardWise

CARDWISE



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**



APPLY NOW

**Enjoy the extraordinary in the everyday.
Get up to 4X reward points. Get 30,000 Welcome Bonus Points!**

†Terms and Conditions apply. Offer ends on December 08, 2023. *Visa of Int., used under License.



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

Apply online via MyCardInfo.

*Terms and conditions apply

CURRENT OFFERS



Mortgages

As Low
As 6.19%

Discount Mortgage
Packages

5 Year Fixed High Ratio
as low as 5.79%



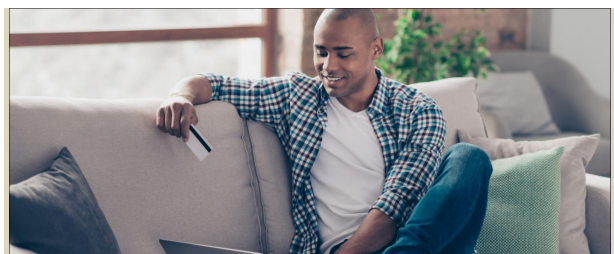
Investments

Terms as high as:
5.35%

18 Month GIC 5.55%

9-1-1 Series 6 opens
Feb 1-7 @ TBD%

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

*Conditions apply - subject to change

OPPACU Proudly Supports



Pathway of
Memories
**Donate a
Stone**



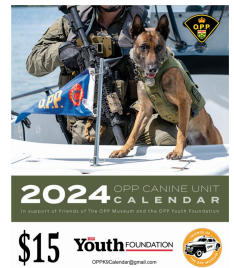
OPP Youth
Foundation
Website



Community Bear
Program Sponsor
**Cruiser Bear
Sponsor Read
More**



Friends of the
OPP Museum
Website



2024 OPP CANINE UNIT
CALENDAR
\$15 Youth FOUNDATION
OPPACU Calendar@oppacu.com

www.oppacu.com

123 Ferris Lane

Barrie, Ontario L4M 2Y1

Phone: 800-461-4288

Email OPPA Credit Union



OPPA Credit Union | 123 Ferris Lane, Barrie, L4M 2Y1 Canada

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