



financial backup for life.

## March 2024 Newsletter



### Notice of 52<sup>nd</sup> Annual General Meeting Tuesday April 16<sup>th</sup>, 2024, 6:00pm

\*Virtual Meeting  
via Webex

Register by April 6<sup>th</sup>  
800.461.4288 [contactus@oppacu.com](mailto:contactus@oppacu.com)

## 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 while out of country.

### **\*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

## HSBC Change to ATM Exchange Network

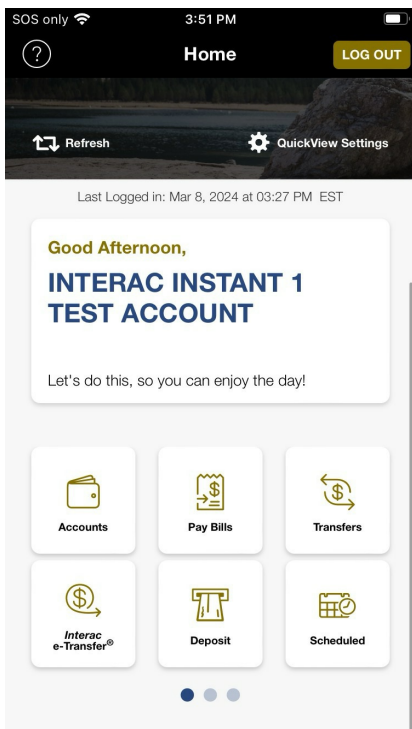
As a result of the recent purchase of HSBC Canada (HSBC) by Royal Bank, HSBC ATMs will not be accessible to Credit Union Members through THE EXCHANGE Network effective Monday March 18, 2024.

Credit Union debit cards will no longer work at HSBC ATMs after Monday March 18, 2024 at 8:00 PM EST / 5:00 PM PST.

You can use the ATM finder on your online banking app or visit the Exchange Network ATM finder to locate the closest ATM.

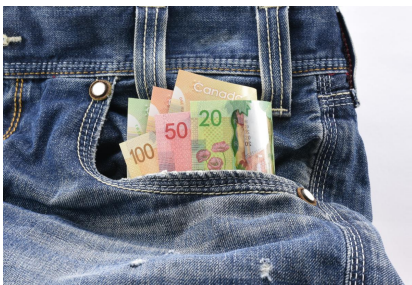
<https://www.theexchangenetwork.ca/find-an-atm>

# New Products & Specials



## Fresh new look to online banking & the mobile banking app coming soon!

OPPACU online banking and the mobile banking app are getting a long anticipated update. Launching in April you will see an updated user interface, more responsive and cleaner version of your online banking and app. Plus the website will now be adaptive to iPad screens for a full banking site experience.



## 1% Cash Back

Up to \$500 for Registered Products, New Money. Contact your Rep for details

Limited Time Offer

## Loan / Mortgage Insurance

### Ever wonder if Loan or Mortgage Insurance is worth the extra cost?

We have many Members and staff who have thanked themselves for taking the Loan or Mortgage Insurance. Life is unpredictable, one Member's husband had a vehicle accident leaving him unable to work for 8 months, he is self employed, this would have been devastating to them financially, thankfully they had Mortgage Disability Insurance which paid their mortgage for them while he was unable to work.



**Survey Says... FAQ's answered**

Thank you to everyone who took the time to answer our 2023 Member Survey. Your participation helps us improve our service to you.

We take your feedback and concerns seriously and work hard to improve.

### [Common Questions, Comments and Answers](#)

## The who's who of the OPPACU



### Meet Casey

Many of you may have dealt with Casey over the years as an advisor. Although not an Advisor now, Casey still helps Members in his new role as Sr. Manager Financial Services, overseeing the advisors and account reps. Casey helps guide our reps to ensure Members continue to receive the high quality of service you deserve and expect. If you have any questions or concerns you can reach out to Casey at [caseythompson@oppacu.com](mailto:caseythompson@oppacu.com) or call him at ext. 2234

## Member Discounts



As an OPPA Credit Union Member, you can save

**20%**

on TurboTax's easy to use online products.

Log into your online banking to see the discount link banner on the left hand side.



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.

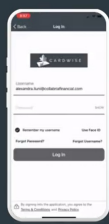
As a good driver, a responsible homeowner and a valued credit union member, you should be rewarded. That's why we've teamed up with CUMIS

[www.cumis.com](http://www.cumis.com)

## VISA OFFERS

Introducing  
CardWise

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](http://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



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

\*Terms and conditions apply.

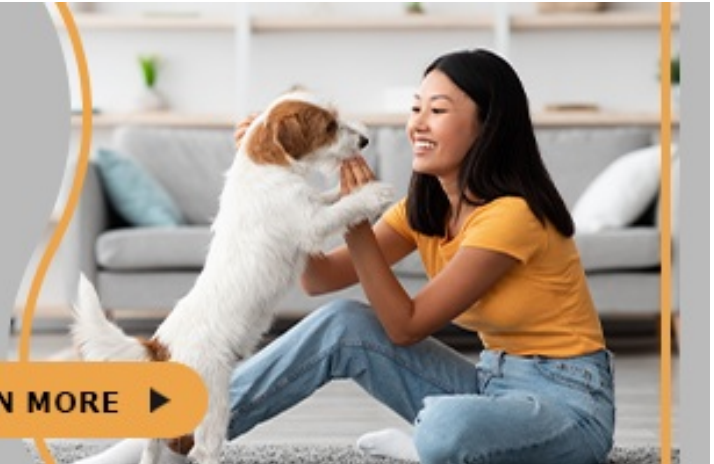
**Apply Now**

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** ►



## CURRENT OFFERS



### Mortgages

**As Low As  
5.49%**

**Discount Mortgage  
Packages**

**5 Year Fixed High Ratio  
as low as 4.99%**



### Investments

**Terms as high as:  
5.00%**

**1% Cash Back up to  
\$500 on new  
Registered money**

**9-1-1 Series 7 opens  
May 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 5,000 Welcome  
Reward Points! 0%  
Balance Transfer Rate**

\*Conditions apply - subject to change

## 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.

## OPPACU Proudly Supports



Pathway of  
Memories  
**Donate a  
Stone**



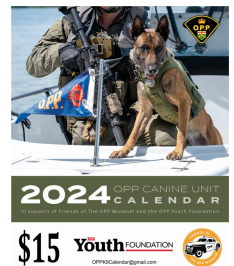
OPP Youth  
Foundation  
**Website**



**Cruiser Bear  
Sponsor Read  
More**



Friends of the  
OPP Museum  
**Website**



**\$15** Youth **FOUNDATION**  
OPPACUcalendar@gmail.com

2024 Canine  
Calendar

Barrie, Ontario L4M 2Y1  
Phone: 800-461-4288



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