



financial backup for life.

January 2025 Newsletter

We Value Your Feedback!

At OPPA Credit Union, we are committed to continuously improving our services. We would greatly appreciate it if you could take just 2 minutes to complete our 2024 survey. Your input helps us serve you better!

[Link to Survey](#)

Thank you for your time and valuable feedback!



[Start Survey](#)



Important Notice: ATM Access at 123 Ferris Lane Branch

Due to recent incidents involving disrespectful overnight visitors, we have made the decision to lock the ATM vestibule access when the Credit Union is closed. We are actively working on a solution to provide Members with secure access to the ATM after hours.

We apologize for any inconvenience this may cause and appreciate your understanding as we work to restore access as soon as possible.

In the meantime, you can use the "**Find Us**" tile in your OPPA Credit Union banking app to locate the nearest network ATM, or visit the Exchange Networks "**Find an ATM**" site for additional ATM locations.

Thank you for your patience and continued membership.



Did you know that less than half of Canadians have a Will in place?

A Will is crucial, as it ensures your assets are distributed according to your wishes, with distinct rules in each province governing how this will happen. Protect your legacy and complete your financial plan with a Will.

As a trusted partner of OPPA Credit Union, Legal Wills Canada makes it easy and affordable to create a legally binding Will online for just **\$39.96**. Plus, it's editable for up to one year, providing you with flexibility and peace of mind.

Don't leave your future to chance—start your Will today!

<https://www.legalwills.ca/deal?refcode=oppa20>

Online Tips & FYI



2-Step Verification Enhancements

To further protect your accounts and ensure your investments are secure, we're introducing enhancements to our 2-Step Verification process. This will include the option to send your 2-Step Verification code via phone call, enhanced ability to recognize your trusted device, and more rigorous authentication for higher-risk activities.

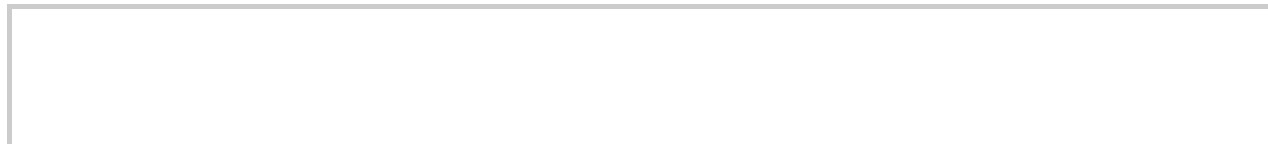
These updates are designed to give you peace of mind, keeping your money safe and your account secure from unauthorized access.

How do I cancel an e-Transfer?

We've been receiving a lot of calls from Members inquiring about how to cancel an e-Transfer. As this function is executed through *Interac's* systems, we cannot do this for you. You can cancel your e-Transfer through your online banking quick and easy, just follow these steps:

1. From the left side menu bar, select **Transfers**
2. Next select **Send Money**, under *Interac* e-Transfers
3. Select **Pending** (see 1st screenshot below)
4. On the next screen, find your pending e-Transfer, to the right you will see 3 vertical dots (2nd screenshot below) Click on the dots to reveal your option to cancel or re-send the e-Transfer.

Screenshot #1





Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money

Send via Interac e-Transfer®

[Edit Contacts](#) [Edit Interac® Profile](#) [Autodeposit](#) **Pending** [History](#)

[Pending transfers](#)

Transfer To: [Add New Contact](#)

Transfer From:

Amount:

Message:

To protect yourself, never enter personal information or the answer to the security question in the memo field and never share the answer using the same channel you are using to send your Interac e-Transfer®.

[Cancel](#) [Continue](#)

Interac, Interac e-Transfer and the Interac logo are registered trademarks of Interac Corp. Used under license.

Screenshot #2

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money

Pending Interac e-Transfer®

[Interac e-Transfer® - Send Money](#)

To remind an Interac e-Transfer® contact to accept the funds, click on **Resend Notice** beside the transfer. To cancel an Interac e-Transfer®, click on **Cancel**.

Contact Us > contactus@oppacu.com (705) 726-5656

Date:	Amount:	Status:	Transfer Type:
13-Jan-2025	\$1.00	Transfer Requested	Send Money

[Resend Notice](#)
[Cancel](#)

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REMINDERS

Reminder: Large Cash Requests

If you require large amounts of physical cash (over \$5,000), please contact us at least one week in advance to make arrangements. Due to branch cash limits, we need time to ensure the requested amount is available.



You can reach us by email at contactus@oppacu.com or call 800-461-4288, ext. 0.

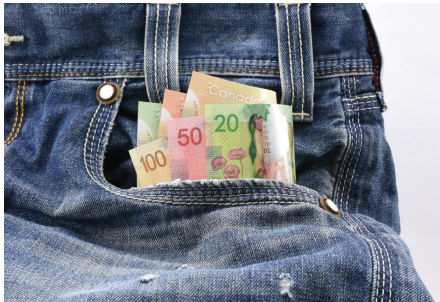
Thank you for your cooperation!



Follow us on Facebook to keep up with the latest offers, news and promotions!

[OPPA Credit Union Facebook Page](#)

NEW Offers & Promotions



1% Cash Back

- New Registered Money
- Up to \$750

Contact Your Investment Specialist for Details

**Conditions Apply*



2025 Car Loans

4.79%

Fixed Rate for 2024-25 Model Years - up to 60 mo

4.99% Fixed Rate for 2021-23 Model Years - up to 60 mo

Details

**Conditions Apply*



Pick Your Investment Term

2, 3, 4 or 5 Year @ **3.40%**

Contact Your Investment Specialist for Details

**Conditions Apply*

Have You Seen These Mortgage Specials?

As low as **4.29%** 5 Yr High Ratio Closed Fixed

As low as **4.49%** 5 Yr Conventional Closed Fixed

As low as **4.79%** 3 Yr High Ratio Closed fixed

**Conditions Apply*

VISA

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](#)

2025 0% Balance Transfer

Don't let high credit card interest rates stand in the way of your financial progress. Make the smart move with your credit and take advantage of our Balance Transfer offer.

Pay 0% interest for the first 9 months when you transfer your existing credit card balances for a one-time transfer fee of 2%

credit cards

Embrace the moment



with Centra Gold in your pocket.

Get up to **2,000 Flex Rewards** welcome points*

[Learn more](#)

2025 Centra Gold Welcome Points Offer

Apply for a Centra Gold now and get up to **2,000 Flex**

Rewards welcome points! Earn 1,000 points just by making your first purchase and another 1,000 points when you reach \$1,500 in qualifying transactions within the first 100 days.*

This offer is available from **January 1, 2025 and expires on December 31, 2025.**

CURRENT RATE OFFERS



Mortgages

**5-Yr Fixed High Ratio
as low as 4.29%**

**Ask about our Blend &
Extend options**

**3 -Year Fixed
Conventional as low as
4.39%**



Investments

**Pick your Term at:
3.40%**

FHSA 3.00%

**Pensioner's Parking
Account 2.00%**

* Conditions Apply. Subject to Change



Vehicle Loans

**2024-25 as low as
4.79%**



Credit Cards

**Always On Offers
available to Members**

*Conditions apply - subject to change

Member Discounts



As an OPPA Credit Union Member, you can save



Special deal for OPPA Credit Union Members.



Digital *shield* powered by NFP

A Personal Cyber Product

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.

Only \$39.96!

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

More Details

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](#)



OPPA CU 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 \$2,000. Purchase a home for \$900,000 receive \$2,250.

[Details & Info](#)

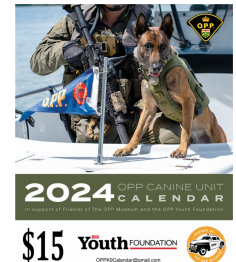


As our Member, you can save on your insurance. Enjoy exclusive savings – up to **55%** – when you bundle your Home and Auto coverage with CUMIS, our loyal insurance partner.

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

OPPACU Proudly Supports



www.oppacu.com

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Email OPPA Credit Union





Try email marketing for free today!