



financial backup for life.

March 2025 Newsletter



Notice of
53rd Annual General Meeting
Tuesday April 15th, 2025, 6:00pm

*Virtual Meeting
via Webex

Register by April 8th
800.461.4288 contactus@oppacu.com

Online Tips & FYI



Tech Tip

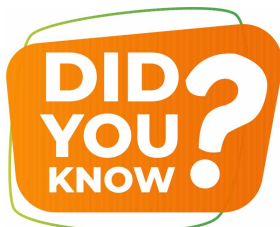
Keep your account and your money safe. A good practice is to change/update your password when the clocks change (same for the batteries in your smoke detectors) Use a pass phrase 8-30 characters



TurboTax Discount

OPPA Credit Union Members can save up to **20%** off TurboTax to get your taxes done right, for less.

[Link to access](#)



Tax Documents & Statements

All statements and tax documents are available for you to download and print online. On the full online banking site, select My Accounts, e-Statement or e-Documents.



2-Step Verification Code Enhancements

To further protect your accounts and help ensure your investments are secure, we have implemented increased 2 Step Verification security measures on higher risk transactions - bill payments, e-transfers and password changes.

While entering a verification code may seem tedious at first, with use, it will become second nature. These updates are designed to give you peace of mind, helping to keep your money safe and your account secure from unauthorized access.

You now also have the option to send your 2-Step Verification code to yourself via phone call. Adding a secondary method to receive your code, such as by email, helps to ensure you can access your code when travelling out of country and unable to receive text messages. Secondary notification methods can be added in your online banking preferences.



Update: ATM Access at 123 Ferris Lane Branch

The ATM vestibule will be accessible from 6:00am - 8:00pm daily and locked overnight. We are looking for 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.

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.

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.

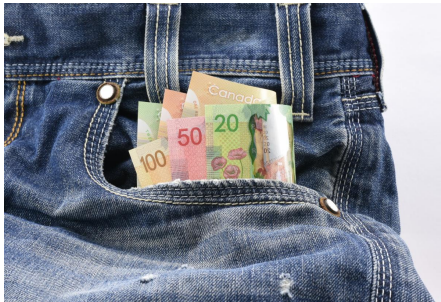
Thank you for your cooperation!



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

[OPPA Credit Union Facebook Page](#)

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 @ **3.25%**

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:
3.25%**

FHSA 3.00%

**Pensioner's Parking
Account 1.50%**

* 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](#)

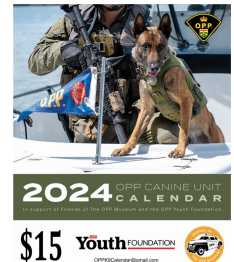


As our Member, you can save on your insurance. Enjoy exclusive savings – up to **55%** – when you bundle your Home and Auto coverage with CUMIS, our loyal insurance partner.

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



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Email OPPA Credit Union





Try email marketing for free today!