



financial backup for life.

May 2025 Newsletter

## Me-to-Me LIMIT CHANGES

### Notice to Members Changes to Me-to-Me Transfer Limits

Effective May 1, new limits will apply to Me-to-Me transfers as part of our ongoing efforts to mitigate risk and better protect your funds.

#### New Me-to-Me Outgoing Transfer Limits:

- \$10,000 per transaction
- \$25,000 per week
- \$100,000 per month

These changes are being implemented to enhance the security of your accounts and ensure continued protection of member assets.

If you require a transfer that exceeds these limits, please contact your Credit Union Advisor for assistance.

## MEMBER SURVEY RESULTS

### We asked, you told us, we listened...

Thank you to everyone who took the time to complete our 2024 Member Survey. We truly appreciate your feedback.

We're pleased to hear that most of you are happy with the service you receive from the Credit Union. Your input lets us know what we're doing well — and just as importantly, where we can do better.

We recognize there's always room for improvement, and we're actively working to address the areas you've identified.

We hope this [FAQ](#) helps address many of the common questions and comments that came through in the survey. That said, we always welcome ongoing conversations.

If you have a specific question or concern, please don't hesitate to reach out — you can email us at [communications@oppacu.com](mailto:communications@oppacu.com), or connect with any member of our team directly at: <https://oppacu.com/contact-us/>

Thank you again for being a valued Member.



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

[OPPA Credit Union Facebook Page](#)

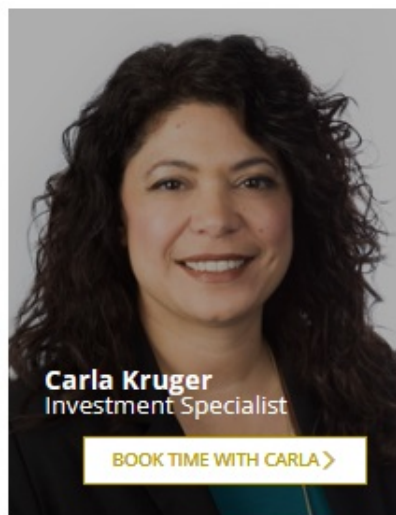
## MEET YOUR INVESTMENT/LENDING SPECIALIST TEAMS

As part of our commitment to delivering expert, personalized financial guidance, we're re-focusing our staff model to give you access to specialized advice teams. This change is designed to ensure that you receive expert advice tailored to both your lending and investment needs.

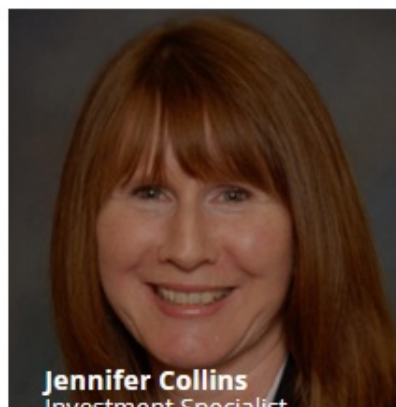
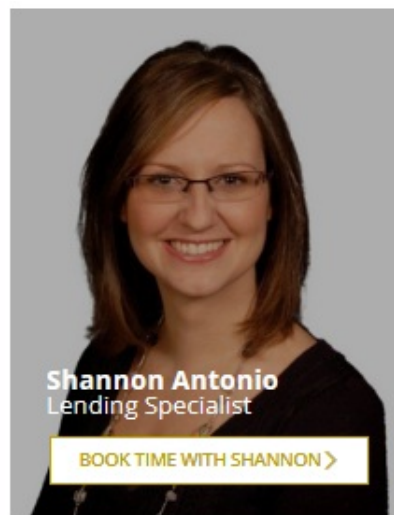
Going forward, each Member will continue to benefit from the dedicated support and service you've come to expect—with even more specialized expertise. You will now have two advisors assigned to your account:

- One specializing in Lending
- One specializing in Investing

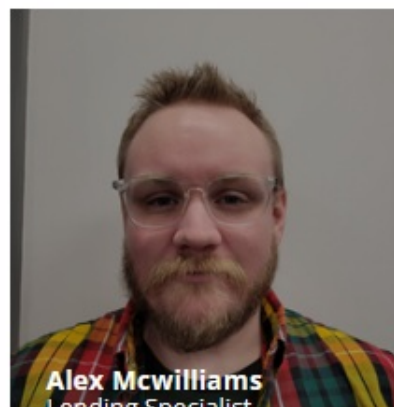
We're excited to introduce your new Financial Advice Teams, who will work together to support your goals and help you make informed financial decisions.

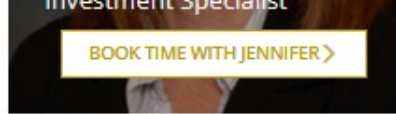


### Surnames A-D

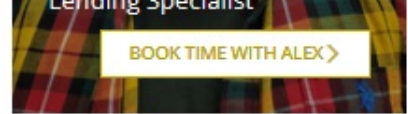


### Surnames E-K

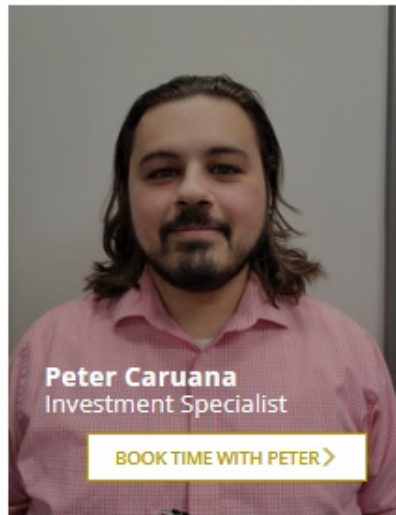




[BOOK TIME WITH JENNIFER >](#)



[BOOK TIME WITH ALEX >](#)



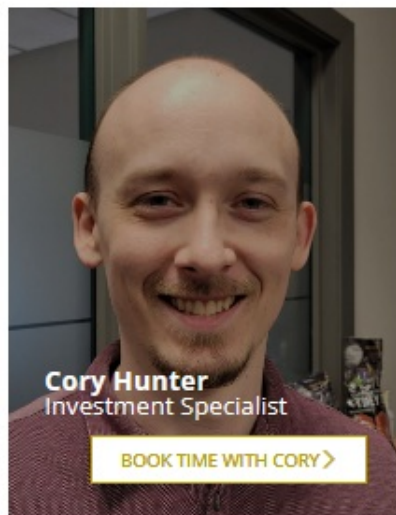
**Peter Caruana**  
Investment Specialist

[BOOK TIME WITH PETER >](#)



**Stacey Zigah**  
Lending Specialist

[BOOK TIME WITH STACEY >](#)

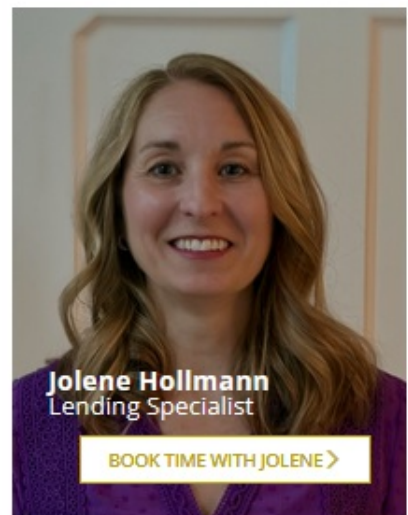


**Cory Hunter**  
Investment Specialist

[BOOK TIME WITH CORY >](#)

## Surnames L-P

## Surnames Q-Z



**Jolene Hollmann**  
Lending Specialist

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**AVISO WEBINAR**



**Aviso Experts Webinar**

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# Journey into financial planning – Part 2

June 4, 2025

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.



We're continuing the Journey into Financial Planning with Part TWO, where we focus on developing your numeracy skills and budgeting habits to help you meet your financial goals! Join Doug Carroll, tax specialist with Aviso Wealth Inc., on Wednesday, June 4, and be a part of this hands-on learning experience.

**Topic:** Journey into financial planning – Part Two: *Managing money-me*

**Date:** Wednesday, June 4, 2025 (two sessions available)

**Speaker:** Doug Carroll, Tax & Estate Specialist at Aviso Wealth Inc.

**Platform:** Zoom

**Cost:** Free!



Session 1: 9am PT / 12pm ET – [Register here](#)

Session 2: 12pm PT/ 3pm ET – [Register here](#)

*Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Aviso Wealth Inc. ('Aviso') is a wholly owned subsidiary of Aviso Wealth LP, which in turn is owned 50% by Desjardins Financial Holding Inc. and 50% by a limited partnership owned by the five Provincial Credit Union Centrals and The CUMIS Group Limited. The following entities are subsidiaries of Aviso: Aviso Financial Inc. (including divisions Aviso Wealth, Qtrade Direct Investing, Qtrade Guided Portfolios, Aviso Correspondent Partners), and Northwest & Ethical Investments L.P*

## Offers & Promotions



### 2025 Car Loan Offers

As low as 4.79% Fixed rate on model years 2024-2025 with a package.

As low as 4.99% Fixed rate on model years 2021-2023 with a package.

Click [here](#) for more details



### Mortgage Specials

As low as:

**3-Year Conventional 4.39%**

**5-Year Conventional 4.29%**

**3-Year Insured 4.09%**

**5-Year Insured 3.99%**

Package requirements & Bonus options available.

Click [here](#) for details



### Pick Your Investment Term

1, 3, 4 or 5-Year @ **3.00%**

2-Year @ **3.20%**

Contact Your Investment Specialist  
for Details



### 30 & 35 Year Amortization Options

Lower Payments Higher Qualification

Ask your Advisor for details

*\*Conditions Apply*

\*Conditions Apply



## 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.

## 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 3.99%**

**Ask about our Blend &  
Extend options**

**5 -Year Fixed  
Conventional as low as  
4.29%**



### Investments

**Pick your Term at:  
3.00%**

**FHSA 3.00%**

**Pensioner's Parking  
Account 1.25%**

\* 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](#)

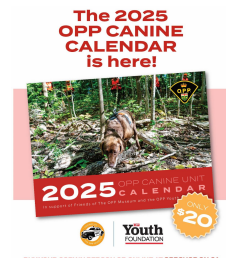


As our Member, you can save on your insurance. Enjoy exclusive savings - up to **55%** - when you bundle your Home and Auto coverage with CUMIS, our loyal insurance partner.

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

## OPPACU Proudly Supports



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

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