

# THE COMMUNICATOR

A NEWSLETTER FROM OSHAWA COMMUNITY CREDIT UNION LTD.

## AFFORDABLE HOMEOWNERSHIP WITH OCCU

Come Explore our  
Competitive Rates,  
Exceptional Service, and  
the Credit Union Difference!



## TECHNOLOGICAL INSIGHT

### TWO FACTOR AUTHENTICATION

In February 2024, OCCU implemented two factor authentication to enhance the security of member accounts against fraud and unauthorized access. This additional layer of protection requires a six-digit verification code, which must be entered alongside the User ID and Password when signing into online banking. The verification code can be sent via text message, phone call, or email notification, allowing you to choose your preferred method during registration.

## COMMUNITY INVOLVEMENT

### GOWNS AND SUITS FOR GRADS

OCCU collected graduation outfits for the Gowns and Suits for Grads initiative hosted by the Durham Regional Police Services. These donations were given to eight and twelfth graders in need of prom, graduation and job interview clothes.

### CO-OPERATIVE YOUNG LEADERS SUMMER CAMP

Patricia volunteered as a counsellor this summer at the CYL (Co-operative Young Leaders) camp located in Aylmer at the Gay Lea Cooperative Education Centre. CYL produces and provides a variety of co-operative education opportunities as part of its mission.

### THE IG WEALTH MANAGEMENT WALK FOR ALZHEIMERS

Sarah, Patricia, Brandon, Samantha, Will and Keervaani took part in the Walk for Alzheimer's 2024. This year's walk raised \$165,000 and brought together 400 walkers to support those living with dementia in the Durham region.



## CLOTHING DRIVE WITH BETHESDA HOUSE

In partnership with Bethesda House, we were grateful to collect gently used clothing from our members, which were donated to the Second Chance Clothing Store in Bowmanville. All proceeds were directed to Bethesda House's Shelter and Outreach Programs, supporting women, children, and pets fleeing gender-based abuse and violence.

## CU SUCCEED YOUTH BURSARY

OCCU is excited to announce that one of our youth members was awarded a bursary from the CU Succeed Bursary Program. Congratulations to Brianna! OCCU wishes you good luck with your studies in the future!



## THANKSGIVING MEAL WITH DURHAM OUTLOOK FOR THE NEEDY

OCCU thanks its members for donating to the Food Drive, in partnership with Durham Outlook, to benefit the homeless. As a Thanksgiving gesture, OCCU also organized a free meal day for those who visited DOFN's soup kitchen.

## ANGEL GIVING TREE PROGRAM- SALVATION ARMY

OCCU has proudly participated in the Salvation Army's Toy Drive for the past decade. We sincerely thank and appreciate our members for their generous contributions, which help bring joy to children in need during the holiday season.

## ONTARIO YOUNG LEADERS CONFERENCE

Samantha, Sarah, Patricia, William and Brandon attended the annual Ontario Young Leaders Conference in Hamilton. Throughout the event, they engaged in interactive workshops, listened to keynote speeches and panel discussions, and connected with other peers from the credit union sector. The conference aims to provide young leaders with the tools and knowledge essential for their professional advancement and growth.



## BOWMANVILLE HOSPITAL EXPANSION

Our member Bryan organized a drive to raise funds for the expansion of Bowmanville Hospital. OCCU contributed to the cause to increase healthcare capacity in the Durham Region.

## FOOD DRIVE WITH SIMCOE HALL SETTLEMENT HOUSE

In partnership with Simcoe Hall Settlement House, OCCU organized a food drive, encouraging members to donate and help make the holiday season brighter for those in need.



## BATTLE OF THE BANDS

OCCU proudly sponsored the Battle of the Bands, an inspiring event dedicated to supporting The Refuge Youth Outreach Centre. The Refuge has been tirelessly working to assist youth experiencing homelessness, offering them resources, support, and hope for a brighter future. This event not only showcased incredible local artistry, but also contributed to a cause that makes a meaningful and lasting impact in our community.

## Leave us a Google Review!



Your opinion matters to us!

Have you received exceptional service from our staff this year?

Do you have ideas to improve your banking experience?

Write us a Google review and share your experience banking with Oshawa Community CU!

## AWARDS

### READERS' CHOICE AWARDS

For the second year in a row, OCCU has been voted the best credit union in Whitby and Oshawa! Not only did we secure the prestigious Diamond position as a branch, but our own Samantha Harrison and Sarah Broderick were also recognized with Platinum and Gold awards, respectively.

### COMMUNITY VOTES 2024

In 2024, our community honoured OCCU as the best credit union, awarding us the Platinum position in the category. We sincerely thank all our members who voted for us and remain committed to maintaining the highest standards of excellence.

### IPSOS AWARDS

For the 20th consecutive year, Credit Unions of Canada have been recognized for delivering outstanding customer service, earning the award for Overall Customer Service Excellence among all financial institutions in the retail banking sector. Additionally, Credit Unions of Canada excelled by winning six Financial Service Excellence Awards.

## FRAUD AWARENESS INITIATIVES

Your safety is a top priority for us! We take multiple measures to keep you constantly informed about prevalent frauds and scams. Join our mailing list and follow us on social media for regular updates on various fraudulent activities.

### FRAUD SESSION WITH DRPS

On October 17, 2024, OCCU hosted a Fraud Awareness Session led by Detective Martin Franssen from the Durham Region Police Service. Attendees gained valuable insights into common scams impacting our community and learned about different types of fraud. The session also covered key red flags to watch for and effective strategies to protect oneself from fraud.

### Join our mailing list

Gain exclusive access to monthly branch news and fraud prevention alerts!

Stay informed about our in-branch activities, closures, and updates by joining OCCU's mailing list. Also protect yourself from common frauds and scams by gaining access to our Fraud Prevention E-blast. Scan the QR code to sign up now!

### FRAUD AWARENESS E-BLASTS

In 2024, we sent monthly fraud awareness emails to keep our members informed about ongoing scams. Stay updated on common frauds in our community and learn more about your credit union's products and activities by joining our mailing list. Simply scan the QR code or visit the link on our website to subscribe!



## ANNUAL GENERAL MEETING

**April 15, 2025 at 7:00 p.m.**

### 2024 FRAUD EBOOK

To help you stay informed about recurring and active scams, we've created the 2024 Fraud eBook, available on OCCU's website for all members. Explore the eBook for detailed insights on identifying red flags in various scenarios and tips to protect yourself from fraud.

### SOCIAL MEDIA POSTING

Missed our fraud awareness emails? Don't worry! Stay informed by following our social media posts about prevalent scams. Find us on Instagram as well as TikTok @oshawacommunitycu or on Facebook at Oshawa Community Credit Union.



**You can reach our staff  
at their direct lines:**

#### Loan Department

Sharan	905-436-5426
Sarah	905-436-5425
Lori K	905-436-5427

#### Investment Department

Carolyn	905-436-5420
Samantha	905-436-5419
Lori H	905-436-5424
Patricia	905-436-5412

#### Teller Department

Brandon	905-436-5411
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Come Join Us! OCCU will be reporting on the 2024 financial results as well as holding elections for three available positions on the Board. OCCU is seeking interested members to consider a position to serve as a Director for a 3-year term. As a Director, you will have the opportunity to work with an elite team of professionals to set policy and provide strategic direction for a complex and multi-dimensional corporation.

Members who qualify under Oshawa Community's Bylaw for director-ship and who are interested in serving on our Board of Directors are asked to contact our office for details. You can reach Suzanne Bramham, Credit Manager/CAMLO at 905-436-5417 or Sarah Broderick, Administration Officer at 905-436-5425. Applications will be accepted from January 06, 2025 to February 28, 2025.

DIRECTOR NOMINATION FORM (Complete and drop off at OCCU)

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

THE FOLLOWING TWO OSHAWA COMMUNITY CREDIT UNION MEMBERS HAVE NOMINATED ME:

NAME: \_\_\_\_\_ SIGN: \_\_\_\_\_

NAME: \_\_\_\_\_ SIGN: \_\_\_\_\_

### REGISTER YOUR ATTENDANCE ONLINE

Be a part of the conversation at our Annual General Meeting! Register effortlessly by scanning the QR code and filling out the provided form.

Your involvement is key to our collective success!



### Follow us on Social Media

oshawacommunitycu

Oshawa Community Credit Union

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