

Protect Yourself Against Fraud

Cybercrimes have skyrocketed since the onset of the pandemic, many of which are COVID-19 related campaigns targeting workplaces and individuals at home. Fraudsters tailor legitimate-looking emails/phone calls/text messages to coerce employees to click links, download attachments, or enter employee credentials.

Common traits of malicious COVID-19 messages you may receive via email/text/phone include:

- Appearing to be from legitimate sources including the World Health Organization, Government of Canada and the Centre for Disease Control
- Claiming to be notifications from the government regarding financial support initiatives
- Providing discount codes for grocery and drug stores when users click on a link

How can I spot a COVID-19 scam?

- Be wary of emails that claim to be from official sources
- Check the subject header and sender's email address for character substitution or repetition (i.e. Health Canada as opposed to Health Canada)
- Spelling and grammar mistakes
- Unexpected requests for a payment or a deposit

Helpful hint: Before clicking a link, hover over the link with your cursor and the true destination address will appear. Always make sure the link and actual destination match.

New Scam Alert! Deep Fakes (voice or video call)

Fraudsters have found a way to overlay their face and voice with someone else's by using a technique similar to a Snapchat filter during live video or phone calls. While this scam is relatively new and not a risk to many organizations (depending on the technology they employ), it's important to be aware of these techniques as they will become more sophisticated very quickly.

How can I spot a Deep Fake?

- Ask the individual in question to verify their identity by answering a question that only they would know
- Look for unexpected requests for a payment or a deposit
- Look for hints in the quality of the video such as distorted blinking and slight discrepancies in facial features

If you have any questions or concerns regarding an email, phone call or text message, don't hesitate to reach out to Oshawa Community's Fraud Ambassador, Amy Munro for guidance.

Amy Munro, Member Services Representative
Phone: 905-436-5418
Email: amym@oshawacu.com

Notice of our Annual General Meeting April 12, 2022 at 7 p.m.

Your Credit Union will be reporting the financial results and holding elections for Board of Director positions (elections for three members to each serve a three-year term).

Members who qualify under Oshawa Community's Bylaw for directorship and who are interested in serving on our Board of Directors are asked to contact the office for details. You can reach John Remillard, CEO at 905-436-5414 or Linda Treen, Administration Manager at 905-436-5416.

Nomination Details:

- Nomination period is from January 10, 2022 to February 25, 2022.
- Nomination Applications are available in-office.
- Nomination Applications are to be received by 5 p.m. on February 25, 2022.
- Elections will be held during the Annual General Meeting

DIRECTOR NOMINATION FORM (Complete and drop off at OCCU)

NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

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

1. _____
PRINT NAME SIGNATURE

2. _____
PRINT NAME SIGNATURE



The Communicator

A NEWSLETTER FROM OSHAWA COMMUNITY CREDIT UNION LTD. **Winter 2021**

Don't Miss Out!

If you haven't subscribed to our Mailing List, you could be missing out on valuable information including fraud alerts, service interruptions and special rates on mortgages and investment products. To join, visit our website and scroll to the bottom right hand corner to select "Join Our Mailing List". You will be asked to submit your name, email address and provide consent to receive emails.

Don't forget to follow us on social media!



@oshawacommunitycu



@oshawacommunitycreditunion

Welcoming Patricia to our Team!



Join us in welcoming Patricia, our new part-time Member Services Representative. Patricia graduated from UOIT with a Bachelor of Arts in Legal Studies in 2017 and has been working in the customer service and sales industry for several years.

"I'm really excited to be here, and I hope to be here for a long time," says Patricia. "My co-workers are amazing and the members I have met so far have been so kind and welcoming. A lot of them already know my name!"

VIRTUALWEALTH® INVEST YOUR MONEY, NOT YOUR TIME!

Robo-advisers (your personal virtual advisor) from VirtualWealth is a simple and convenient online investing service that provides you with a professionally managed, low-cost portfolio to help meet your personal financial goals.

VIRTUALWEALTH PROVIDES:

- A professionally managed portfolio with a carefully designed asset mix to suit your requirements
- Automatic rebalancing to keep your investments on track, no matter what happens in the markets
- Friendly support from knowledgeable representatives by email and phone
- Low prices and no minimum fee

Google Reviews

We want to hear from YOU! Did you receive outstanding customer service? Do you have fantastic ideas you would like to share? Is there something we could be doing better? Write us a Google review! Your feedback is valuable and will help us provide our members with the best possible banking experience at Oshawa Community.



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Community Involvement

National Day for Truth and Reconciliation

September 30th marked Canada's first National Day of Truth & Reconciliation. To commemorate this day, we took the opportunity to educate ourselves and our members about what happened to the Indigenous Canadians in the past, how we are taking steps to make amends and to learn about the Indigenous culture.

Longtime member and Indigenous Knowledge Keeper, Rick Bourque works for local organizations including UOIT and Ontario Shores teaching students about Indigenous history and culture. We were pleased to have Rick lead the staff in a smudging followed by a Sun Dance on this day.

Oshawa Community held a draw for members to win 1 of 5 award-winning books relating to the tragic events that took place at the Residential Schools, as well as short stories written by revered Indigenous authors.

Oshawa Community also made a \$1000 donation to Niijkiwendidaa Anishnaabekwag Services Circle (NASC) in Peterborough. NASC is a non-profit organisation that provides services for Indigenous women and their families who have experienced violence, or are at risk of experiencing violence.



Co op student Brady

You might have met Brady during his co-op placement at Oshawa Community in the fall of 2021. Brady is in his senior year at O'Neill CVI and is excited to learn more about finance and managing investments during his time at Oshawa Community.



Blood Donation Team

It really is in us to give. Over 4.5 million patients need a blood transfusion each year. When you give blood, it doesn't cost you anything except an hour of your time. Some people shy away from giving to charities because they're skeptical whether the funds are used responsibly but with blood, there's no question that your donation will help someone who desperately needs it. Bonus: to help stabilize your blood sugar and fluid levels you always get free snacks!

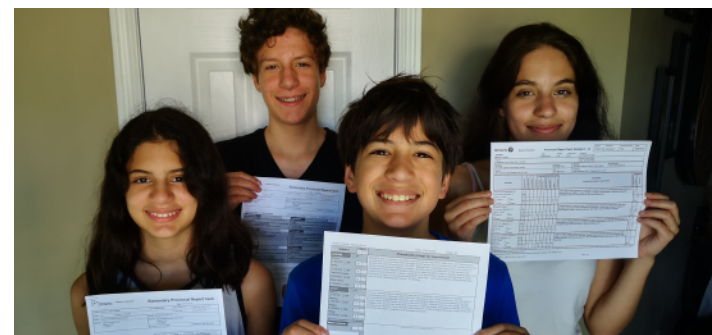


Together on October 19th, Amy Munro, Patricia Albrecht, Linda Treen and our very own CEO John Remillard, donated blood at the Canadian Blood Services centre in Oshawa to do our part. Reach out to Linda today to join our team!

Linda Treen, Administration Manager
905-436-5416
ltreen@oshawacu.com

Good Grades

This year was tough on our kids. Between virtual learning and the lack of socializing, we wanted to give them something to get excited about. The Good Grades promotion that ran this past summer awarded \$10 McDonald's & Tim Hortons' gift cards to youth members who brought in their final report card. Congratulations to our recipients for a job well done!



Technology Insights

Ongoing Commitment to our Members New and Improved Internet Banking Platform

Oshawa Community is committed to providing our members with innovative and user friendly electronic services. We've been diligently working towards enhancing our online banking platform and mobile apps and expect the updates to go live in early 2022. The updates will combine the layout from the legacy online banking (prior to January 2021) with the modern aesthetic and improved performance of the current website. Services that were unavailable from our last enhancement update have been reintroduced; CRA Filings and Payments (aka business taxes) and CRA Direct Deposits for Individuals and Businesses.

Additional Features Coming Soon:

Two Factor Authentication - Enhanced Banking Security Feature

This enhanced feature is a combined process using a password and one-time verification code to verify that you are who you claim to be.

Self Serve Password Reset - Convenient 24/7

With the enhanced Two Factor Authentication feature, members will be able to reset their own password through online banking.

Collabria Credit Card Integration Life Made Easier

Members with a personal Collabria credit card will have the ability to link their Collabria accounts through our online banking platform to view their credit card balances, transaction history and launch MyCardInfo.

ASAP Cheque Integration - Fast and Convenient

Members will have the ability to place cheque orders through online banking.

Lock'N'Block - Debit Card Block Service

This service provides cardholders with the ability to "Lock" their Interac debit card to "Block" unauthorized or unwanted use through our mobile APP.

Coconut Calendar - Appointment Scheduling

We're making it even easier for members to connect with employees and book appointments online.

Live Chat! Now Available

Now, there's even more ways to connect with us! Our Live Chat service is now available through our website. This new service will allow members to ask a question or receive technical support quickly from one of our familiar frontline staff members.

Stay Informed Using Alerts

The "Alerts" functionality is an extremely powerful fraud prevention tool. Add your email address or phone number to receive instant alerts for a variety of online banking events that could potentially be indicative of fraud such as adding bill payees, sending e-Transfers, profile changes or log in attempts. To set up an alert, log in to your online banking account and select "Account Services" to set up your alerts.

NEW! Meritline Energy Line of Credit

Help lighten the load on our planet and your wallet with Oshawa Community's NEW Meritline Energy Line of Credit. This product is available to members making energy efficient upgrades to their home, such as a new furnace, water heater, solar panels or windows. Not only does this help reduce your monthly energy bills, but you will also be helping the environment.

Features and Benefits:

- Secured lines of credit are available from \$5,000 to \$50,000
- A 0.50% discount will be applied upon completion of the upgrades*
- Flexible repayment terms from 5 to 10 years
- Fully open with no prepayment penalties
- Interest rate reverts to the regular Meritline rate at maturity of the term.

* Terms and Conditions apply, discount will be applied once project is fully complete and satisfactory documentation has been provided to Oshawa Community

Ways to Learn!

We would like to invite our members to explore our TEA Centre (Technical Education Assistance Centre). Learn how to navigate our website and use our online services with the device of your preference (iPad, Android Tablet (Samsung), iPhone and Android Phone (Samsung) or bring in your own device.

Don't forget to check out our Online Learning Centre featuring a variety of financial videos suitable for members at all stages of life.



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