

# the communicator

A NEWSLETTER FROM OSHAWA COMMUNITY CREDIT UNION LTD. Winter 2019



## START GROWING WITH OUR NEW HIGH INTEREST RATE SAVINGS ACCOUNT

Earn more with our High Interest Rate Savings Account. Tiered Rates, Daily Interest paid monthly.

## MEMBERDIRECT

### NEW AND IMPROVED WEBSITE AND INTERNET BANKING PLATFORM

Our new internet banking platform officially launched December 4, 2018. We strive to ensure that our members have the best tools and services to help manage their money. With our new MemberDirect integrated website and online banking, we know that our members have secure and convenient access to their accounts wherever they may be.

## DEPOSIT ANYWHERE, FAST & SECURE

Deposit Anywhere™ is just as secure as depositing your cheque in branch and it's fast and easy. Most people complete their deposit in less than a minute and you can do it from anywhere and at anytime.

**DEPOSIT ANYWHERE™ WILL BE AVAILABLE ON OUR NEW MOBILE BANKING APP.**

## MOBILE BANKING APP – NOW HERE

Freedom to bank whenever and wherever you choose - 24 hours a day, 7 days a week. OCCU Mobile Banking can be found in the App store and Google Play. Visit our website for more information and direct links to the app!

## CREDIT CARD OPTIONS THAT DO MORE FOR YOUR FINANCIAL FUTURE

### VISA CREDIT CARDS NOW AVAILABLE!

OCCU has partnered with Collabria, a cooperative company with unique payment solutions for credit unions, to provide a line of personal and business credit cards designed purely for credit union members!

## STAY IN TOUCH

AND KEEP UP WITH THE LATEST INFORMATION AT  
OCCU BY SUBSCRIBING TO OUR E-MAIL LIST!

OCCU sends out e-blasts multiple times a year to keep members informed about any important changes we're making or to advertise special promotions. Don't worry - we stick to the important things to make sure we don't fill up your inbox!

## OCCU'S COMMITMENT TO OUR MEMBERS:

### STAY IN TOUCH WITH OUR MEMBERS

- Receive pertinent information regarding new and improved services
- Receive product promotions that may benefit you
- Receive a maximum of 15 e-blasts annually

### TO YOUR PRIVACY

- OCCU will not share your e-mail information with any third-party provider
- Unsubscribe option will always be available in all communications
- OCCU will abide by the Canadian Anti-Spam Legislation



## VIRTUALWEALTH®

### INVEST YOUR MONEY, NOT YOUR TIME!

Digital-advise, or robo-advise 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 e-mail and phone
- As of October 1, 2018 new lower prices and elimination of the minimum fee. Now how often do you hear something like that?

For more information on any of our new products or services, contact the office at **905-576-4200** or visit our website at **www.oshawacu.com**

# NOTICE OF AGM

APRIL 9, 2019 AT 7 P.M. AT OCCU

Your Credit Union will be reporting the financial results and holding elections for three Board of Director positions (elections for three members to serve a 3-year term).

## NOMINEES FOR A POSITION ON THE BOARD WITH OSHAWA COMMUNITY CREDIT UNION LIMITED

### QUALIFICATIONS FOR PROSPECTIVE CANDIDATES:

(Extensive listing reference Credit Unions and Caisse Populaires Act, 1994)

- A member in good standing
- 18 years of age or older
- Able to commit for a 3-year term

### NOMINATION PACKAGES ARE AVAILABLE AT OCCU'S OFFICE:

- Resume and Application Form
- Declaration of Nominee for the Elections to the Board Form
- Deposit Insurance Corporation of Ontario (DICO) Director Hand Book
- OCCU By-Laws and Board of Director Policies
- Credit Union and Caisse Populaires Act and Regulations

### NOMINATION PERIOD:

- Applications will be accepted from January 7, 2019 until February 22, 2019.
- Elections will be held during the Annual General Meeting on Tuesday, April 9, 2019 at Oshawa Community Credit Union Ltd., 214 King Street E., 7 pm.
- Nomination Package should be delivered to the Nominating Committee by February 22, 2019.
- For more information please contact John Remillard, Acting CEO, johnr@oshawacu.com or Linda Treen, Administration Manager at lindat@oshawacu.com or drop in the office anytime.

#### DIRECTOR NOMINATION FORM

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

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

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

1. \_\_\_\_\_  
 PRINT NAME SIGNATURE

2. \_\_\_\_\_  
 PRINT NAME SIGNATURE

# OCCU TEAM – A BIG THANK YOU

The Board and management would like to welcome Samantha Harrison, Suzanne Bramham and Amy Munro to our team and would like to give our sincerest thanks for the contribution you've made to OCCU. A Big Thank You to all our employees for the excellent service you provide to our members and commitment in making OCCU awesome!



## YOUR OPINION COUNTS

We want to hear from our members on Google Review!



## MONEY BACK MORTGAGE

Are you planning to buy a new home? Maybe you want to switch your mortgage? We would like to extend a special offer, our Money Back Mortgage.

This isn't a traditional cash back offer where you pay additional interest on your mortgage. In fact, you could receive our lowest posted mortgage rate of ½% below prime. You get the best of both - a super low rate and some extra cash to boot!

### What will you do with your money back?

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

