

## Notice of our Annual General Meeting April 11, 2023 at 7 p.m.

Come Join Us! Your Credit Union will be reporting on the 2022 financial results as well as holding elections for available positions on the Board.

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 Suzanne Bramham, Credit Manager at 905-436-5417 or Linda Treen, Administration Manager at 905-436-5416.

### Nomination Details:

- Nomination period is from January 9, 2023 to February 24, 2023.
- Nomination Applications are available in-office.
- Nomination Applications are to be received by 5 p.m. on February 24, 2023.
- 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

## A look back at the changes to our Team!

This past year we said goodbye to Jackie as we celebrated her retirement after 24 years of service at Oshawa Community and announced Samantha's promotion to fill her role. Sarah was also promoted and is working with the Loan Department. We welcomed Patricia and William to our team; you can find them in-branch at the teller desks or by phone when calling for technical support or to perform a transaction. You might also see another friendly face at the service counter, our previous Coop student Brady has returned and is eager to serve you.

### Looking forward

There will be a few more changes in the operation as Linda plans her retirement in 2023. Don't miss out on her retirement party details by Staying Connected and subscribe to our email list.

### 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  
Lori H 905-436-5424  
Samantha 905-436-5419

#### Teller Department

Patricia 905-436-5412  
William 905-436-5418



# The Communicator

A NEWSLETTER FROM OSHAWA COMMUNITY CREDIT UNION LTD. **Winter 2022**

## Technology INSight

A refresh of our Online Banking and Mobile Apps was launched in 2022 that includes a new simplified user interface, an improved look and feel, enhanced navigation and some highly requested features such as:

- Business tax filing and remittance.
- CRA direct deposit registration for individuals and businesses.
- Online cheque ordering and stop cheque requests.
- Enhanced security alerts via email and/or text message.

Now that our legacy and new systems have been consolidated into the refreshed version, we look forward to implementing exciting new features in 2023.

## Secure and Convenient: Three Reasons to Set Up Interac e-Transfer Autodeposit Today

As you may already know, Autodeposit is a fast and convenient way to receive money. But are you aware that setting up the Autodeposit feature also offers cyber security benefits that help protect you?

- 1 Helps protect you against email fraud:** Fraudsters try to exploit weaknesses in email security to attempt phishing scams and other cyber attacks that involve accessing your email account. If you use Autodeposit to bypass the email step of a transfer, fraudsters who gain access to your email account can't intercept the message.
- 2 Makes transfers even more convenient:** With Autodeposit, a sender and recipient never have to agree on a security question and answer before they share money. As an added layer of security, when using Autodeposit, the sender will see the recipient's legal name and ensure that they are sending the transfer to the right person. This can help you avoid sophisticated hackers masquerading as someone else.
- 3 It's easy to set up: Here's how it works:** First you associate your email address or phone number with a particular bank account. After that, Interac e-Transfer transactions sent to that address or phone number will be automatically deposited into the designated account and you as the recipient will be notified when the funds are available.

**Virtual Wealth is now Qtrade Guided Portfolios. It's the same great platform, just a refreshed look and new name!**

### INVEST YOUR MONEY, NOT YOUR TIME!

Robo-advisors (your personal virtual advisor) from Qtrade 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.

#### Qtrade Guided Portfolios 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.

## What will you do with your money back? Mortgages from OCCU

Call Us Today for more information!



## Are you 30 and under?

### Get started with our NO Fee Advantage Account\*

\*Terms and Conditions Apply [Visit oshawacu.com](http://oshawacu.com)

# Community Involvement

## Charles H. Best Diabetes Center First Ever Golf Ball Drop Campaign

Oshawa Community Credit Union was very fortunate to win the grand prize at the Golf Ball Drop Event - a Toronto Skyline helicopter ride! Sharan and William were the lucky recipients of the grand prize.

Thanks to the Charles H. Best Diabetes Center for hosting the first ever Golf Ball Drop. \$4,730 was raised from the sale of 563 golf balls which was allocated towards the "Building on the Best Campaign".



## Salvation Army Annual Christmas Toy Drive

For more than 16 years Oshawa Community and our members have generously supported the annual Salvation Army Toy Drive. Thank you for your support in helping to make a child's Christmas a little brighter.

## CU Succeed Youth Bursary

Oshawa Community is happy to announce that four of our youth members were awarded with a bursary from the CU Succeed Bursary Program. Congratulations to Hannah, Brady, Kaitlyn and Brianna and good luck with your studies!

The CU Succeed Youth Bursary was established in 2016 by the Ontario Credit Union Foundation and in 2022 \$100,000 was awarded to 80 deserving students. Help Spread the Word to our future students!!



## Starve the Mosquitos Donate Blood

Oshawa Community's employees continue to support the Canadian Blood Service center in Oshawa by donating blood. Discover how you can make a difference and contact your local Canadian Blood Service today!

## Lavender's Maple Syrup

Oshawa Community loves supporting local businesses and charities, but there is no greater feeling than reinvesting our earnings into those of our own members. Clancey and Gale Lavender continue to sell, in our branch, their incredible, home-made maple syrup products of which 10% of their sales are donated to the Durham Children's Aid Society in support of "Sharon's Kids" Foundation.

# Community Involvement

## Thanksgiving Food Drive

Once again, a big thank you to our members who helped support our Thanksgiving Food Drive in support of St. Vincent's Kitchen otherwise known as Durham Outlook located at 227 Simcoe Street downtown Oshawa. St. Vincent's Kitchen served their first hot meal on October 15, 1990 and continues to serve approximately 55,000 to 65,000 meals per year to people in need.

## National Day for Truth and Reconciliation

To commemorate this day, employees wore orange T-shirts and participated in an educational session. A book raffle was also held where members generously donated funds to support the Durham Children's Aid, Dnaagdawenmag Binnoojiiyag Child & Family Services. Oshawa Community matched the funds raised for a total donation of \$ 311.90. Dnaagdawenmag Binnoojiiyag Child & Family Services were designated as an Indigenous Child Wellbeing Agency in 2019, serving the Durham Region as well as the surrounding area.



## Ongoing Commitment to our 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.

## More Ways to Stay Connected with Us

Connect with Us through our Live Chat Service. A quick and easy platform to ask a question or receive technical support from one of our frontline employees.

## 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.


## Ways to Learn!

Our TEA Centre (Technical Education Assistance Centre) is available for members to 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. We welcome members to come to the branch for support!

## 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



**Mortgage Broker?  
Real Estate Agent?**

**Contact Oshawa Community  
about our Mortgage  
Referral Program**



**Are you 60 or older?**

Get started with our  
**NO Fee Golden  
Account\***

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