

Oregon State Credit Union difference



How to sign up for estatements



To sign up for estatements, you must first enroll in online banking. It's a simple process. Before you begin, make sure you have the following information with you:

- Your Social Security or Tax ID Number
- Your Oregon State Credit Union member number, which you can find on the member card you were given when you became a member

You'll be asked to create a username and password and to provide some basic information about yourself. Once you've enrolled in online banking, you can log in to your

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Mail theft is on the rise – help protect your identity with estatements

If you enjoy the safety and convenience of online banking but you still receive paper statements by mail, now may be the time to upgrade that experience. Electronic statements, also known as estatements, are more convenient than paper statements, create less paper waste and arrive faster than paper statements. But most importantly, estatements are more secure than paper statements sent by mail.

Digital theft gets all the media attention these days, but according to the Federal Trade Commission, the number one way thieves steal your personal information is by stealing your mail or going through your trash. It's a growing problem. A report by the USPS Office of Inspector General found that from March 2020 to February 2021, mail theft complaints more than doubled to 300,000, compared to the same period in 2019-2020.

Mail theft, also known as letterboxing, happens when a person deliberately steals someone's mail. This includes mailbox looting, package theft and mailbox fishing, which is when

the thief ties a string to something covered in a sticky substance, then drops that into the mailbox and pulls out whatever sticks to it.

If you throw away your paper statement without shredding it first, you're creating another avenue for thieves to steal your personal information. Indeed, if you're not using a cross-cut shredder, thieves can piece your shredded statement back together and get some sensitive information from it.

Switching to paperless statements could help prevent identity theft resulting from stolen mail. It provides an extra layer of security by eliminating the paper trail so your information can't be stolen from the mailbox or the garbage. To access estatements, you use your online banking credentials, making estatements as secure as online banking. Just don't share your login credentials with anyone.

Estatements have other advantages.

- They save paper and cause less clutter, which is better for your filing cabinet and the environment.



- Statements are delivered immediately, while paper statements could take a week or longer to arrive in your mailbox.
- You can access your statements wherever you can safely log in to online banking or the mobile app.
- When you're trying to find a particular transaction, it's easier to search statements than it is to scan a paper statement.
- Your statements will be archived in online banking for two years. If you want to keep them longer than that, you can download the PDFs and store them indefinitely on your computer or offline storage.
- When you no longer need your statements, just delete the files. No need for shredding, and no paper waste in the landfill.
- If you simply feel more comfortable reviewing your statements on paper, you can print the PDFs at your convenience. When you're done, just make sure you shred them with a high-quality, cross-cut shredder, or bring them to one of our free shred days.

accounts, select statements from the menu and complete the statements registration. If you need help completing the online banking enrollment process, you can call us at 800 732 0173. For more information about statements, visit oregonstatecu.com/statements.



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Find your career at Oregon State Credit Union.

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The credit union difference

Social purpose; people helping people

Credit unions exist to serve their members' financial needs, not provide a profit to third-party investors. They know their credit union will be there for them in bad times, as well as good. The same people-first philosophy is at the heart of why credit unions and our employees get involved in the local community through charitable and other worthwhile causes.



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