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**Important information  
about our System Upgrade,  
September 29 – October 2**

Oregon State Credit Union will be conducting a System Upgrade that will temporarily limit some credit union services beginning at 8 p.m. on Friday, September 29, through Monday, October 2, 2017. The upgrade is scheduled to be completed and all services made available on Tuesday, October 3.

There will be no changes to your account numbers, online passwords or Personal Identification Numbers (PINs). During the upgrade period, access to ATMs at our branches and other locations will be available, and you will be able to use your Oregon State Credit Union ATM cards and Visa® debit and credit cards.

*Important information about our System Upgrade,  
September 29 – October 2 • continued on page 2 ▶*

**Protect your home equity  
with proper maintenance**

For many families, their home is the single most valuable possession they own and a potential source of future wealth if it maintains or improves in value. Regular home maintenance is essential to protecting the equity in your home, and fall is the ideal time to perform certain home maintenance projects.

**Start at the top**

**Inspect your roof** – As the weather begins to cool and before the rainy season sets in, it's the perfect time to get up on the roof and inspect it for needed repairs. If you don't feel comfortable performing this task yourself, hire a licensed professional to examine your roof for wear and tear.

**Clear your gutters and downspouts** – Your gutters and downspouts have one job: to control the flow of water from your roof to the ground. Your gutters can't do their job if they are obstructed by leaves, branches and debris. Twice a year – in the spring and again in the fall – climb a ladder and clear out any debris blocking your gutters. Inspect your downspouts for blockages and clear them, too.

**Check your window and door seals** – Changes in weather and the normal passage of time can cause window seals to crack and shrink. Check your windows and doors inside and out for leaks and drafts and apply fresh caulking wherever needed. Install fresh weather stripping if necessary, and replace window screens with storm windows. Not only does this help maintain the value of your home, it may help reduce heating and cooling bills by keeping your doors and windows at peak energy efficiency.

**Survey your walls** – Inspect exterior walls for paint that is peeling or blistering – a sign the existing paint can no longer protect the building from the elements. Early fall is a great time to have the house painted. A fresh coat of paint will both protect your siding from water damage and give your house a fresh look.

**Look up at the trees** – Trim dead branches from the trees if they threaten to fall on your home or yard. If they're threatening the power lines, call the power company. Don't try to take those branches down yourself.

*Protect your home equity with proper maintenance • continued on page 4 ▶*



The following services will be temporarily unavailable during the upgrade work:

- All branches will be closed during the three-day upgrade period of Saturday, September 30, through Monday, October 2.
- Online account access, bill pay, mobile banking services and Phone Access Teller (PAT) will not be available after 8 p.m. on Friday, September 29, through Monday, October 2.

- Online loan applications and online new account opening will not be available after 8 p.m. on Friday, September 29, through Monday, October 2.
- Shared Branching will not be available after 8 p.m. on Friday, September 29, through Monday, October 2.

Below is the account access availability schedule for upgrade weekend. In addition, we will be adding a dedicated website page at [oregonstatecu.com/system-upgrade](http://oregonstatecu.com/system-upgrade),

where you will be able to find ongoing upgrade information. Please watch for updates online and in the mail in the weeks to come.

We apologize for any inconvenience this may cause you. We also appreciate your understanding and patience while we upgrade our system to better serve you, our member. If you have questions, please call us at 800-732-0173, visit any branch or email us at [memberservices@oregonstatecu.com](mailto:memberservices@oregonstatecu.com).

## Account access availability schedule

	Friday, September 29	Saturday, September 30	Sunday, October 1	Monday, October 2	Tuesday, October 3
All branches	Normal business hours	Closed	Closed	Closed	Open
Call center	Available	Not available	Not available	Not available	Available
Online banking	Available until 8 p.m.	Not available	Not available	Not available	Available
Mobile banking/ mobile check deposit (Sprig)	Available until 8 p.m.	Not available	Not available	Not available	Available
Online bill pay	Available until 8 p.m.	Not available	Not available	Not available	Available
Loan applications	Available until 8 p.m.	Not available	Not available	Not available	Available
ATMs	Available	Available	Available	Available	Available
Debit card purchases	Available	Available	Available	Available	Available
Credit card purchases	Available	Available	Available	Available	Available
Checks	Available	Available	Available	Available	Available
Shared Branching services at other credit unions	Normal business hours	Not available	Not available	Not available	Available
Phone Access Teller (PAT)	Available until 8 p.m.	Not available	Not available	Not available	Available

## Moved recently? Keep us up to date.

When you move to a new address, be sure to notify Oregon State Credit Union directly, not with a post office change of address form.

To protect your accounts, we do not accept change of address forms from the post office, and the post office will not forward your Oregon State Credit Union mail. Anyone can go to the post office or go online and divert your mail to another location. A post office change of address form is a powerful tool for identity thieves.

To ensure your personal information is kept secure,

when we receive returned account statements we will restrict account activity until you provide us with your new address. The restricted activity will include all debit card, teller, ATM, online banking and Phone Access Teller transactions. With this security measure, we'll be able to protect your accounts in case your address is changed without your knowledge.

Make sure we know where to send your statements and other account information. Contact us directly: stop by a branch or call 800-732-0173.



### Have you changed your email or phone number?

There are many convenient ways to communicate these days, including email, telephone and postal mail. In today's mobile society, phone numbers and email addresses change as frequently as physical addresses – sometimes more often.

Whenever you change your email address or telephone number, take a moment to notify us. Drop by any branch or give us a call at 800-732-0173.

# Congratulations to the 2017 TLT scholarship winners

As part of our commitment to education, every year we award scholarships to college-bound high school seniors from our 24-county membership area. This year, 10 deserving students each received a \$2,000 scholarship to attend a college or university in Oregon.

The TLT (Tomorrow's Leaders Today) scholarship program recognizes overall excellence within our 4,400 teen members. Over the last 19 years, 191 students have received more than \$200,000 in assistance towards their college education. All the

winners are Oregon State Credit Union members, and all will be attending an in-state college or university this fall.

The following are this year's winners of the TLT scholarships:



Natalie Dewitt  
Newport High School



Sophia Goodwin-Rice  
Newport High School



Joshua Pauls  
Crescent Valley High School



William Richmond  
Crescent Valley High School



Samuel Iszler  
Corvallis High School



Mariah Paul-Bryant  
West Albany High School



Joanna Gunther  
Western Mennonite School



Natalie Dumble  
Central Linn High School



Jax Johnson  
Kings Valley Charter School



Callie Farris  
Hood River Valley High School

To be eligible to apply for a TLT scholarship, applicants must be a member in good standing of Oregon State Credit Union, must have opened a savings and checking account prior to February 28 of their senior year of high school, must be a graduating high school senior from one of the 24 counties within our field of membership and must be planning to attend a two- or four-year Oregon college or university.

You can learn more about the TLT scholarship program from our website at [oregonstatecu.com](http://oregonstatecu.com).

## The credit union difference

No matter what stage of life you're in, financial education is the key to a positive future. That's why Oregon State Credit Union is committed to creating financial wellness and increasing financial capability. We're passionate about helping our members improve their financial lives, and we're working to make our communities stronger for all of us.

As part of our commitment to education, we have a full-time financial educator on staff who brings financial education to individuals, schools, employers, government agencies and non-profit organizations. We award annual scholarships to recognize and encourage academic excellence

and community engagement among our young members. And we support teachers from K-12 schools within our 24-county field of membership with grants to support classroom projects.

As a not-for-profit financial cooperative, a credit union is about service, not profit; it's about the people, businesses and organizations that make up the membership. Financial education makes our members smarter consumers of financial services, and that makes our cooperative stronger.

Financial education: It's part of the credit union difference.

Education  
Member focus  
Local  
Financial cooperative  
Balance the credit structure  
Don't pay dividends to stockholders  
Giving back to the community  
All members are equal  
People helping people  
Not for profit



## Review your insurance annually to get the best value

You have insurance, but do you have the right insurance, at the right price?

If you haven't shopped around for insurance coverage lately, you may be paying too much. Now is a great time to compare the rates you're paying with the rates offered by other insurance carriers using Oregon State Credit Union Insurance Agency's online insurance tool. You complete one form, and within minutes you'll receive multiple insurance quotes from competing companies, including ones that may offer you significant savings over your current policy.

It's more important than ever to make smart, informed decisions about your life, home and auto insurance needs. Any time is the right time to do some insurance comparison shopping; you don't need to wait for your insurance term to end.

We recommend that you review all your insurance needs each year. At Oregon State Credit Union, we have a full line of insurance services. For more information or a free, no-obligation quote, visit us online at [oregonstatecu.com/insurance](https://oregonstatecu.com/insurance) or call 844-215-7868.

*(Protect your home equity with proper maintenance • continued from page 1)*

**Look under the trees** – A few fallen leaves on your lawn are OK, but a thick layer can suffocate your lawn. You can either rake up the leaves or go over them with a mulching lawn mower, which will grind them into fine pieces that can fall through to the ground and provide nourishment for next year's lawn. Fall is also a great time to aerate your lawn, divide perennials and remove dead annuals, all of which will maintain or improve your home's curb appeal.

**Look around the inside** – Cooler weather is a great time to check your fireplace. If your fireplace, flue or chimney needs maintenance, it might be best to hire a professional. Early fall, while the weather

is still warm, is also a great time to check your furnace to make sure it works. And while you're at it, replace the batteries in your smoke alarms and carbon monoxide detectors.

By performing regular maintenance in and around your home, you can help prevent the gradual damage caused by depreciation and deterioration over time. Keeping up with minor fixes can help prevent major problems that can damage your home's value and possibly decrease your equity.



# Take Oregon State Credit Union to college for easy, convenient money management



Each fall brings a new class of first-year college students to campuses across the country. From finding classrooms to meeting roommates and setting up a dorm room, there is a lot to do – and pay for – before classes even start. You can check one item off your back-to-school to-do list by encouraging your student to open an account at the financial institution you already know and trust: Oregon State Credit Union.

If your student has been a Scottie Saver, then you're ahead of the game. When your student turned 13, their Scottie Savers Club account converted to a TLT account. When TLT accountholders turn 18, their TLT account converts to a Free Checking account automatically.

There are numerous advantages to your student taking his or her Oregon State Credit Union account to college:

- You get free checking and savings accounts and free debit cards. It's your money; save more of it by avoiding unnecessary fees.
- If your student receives an allowance or other financial support from you, it's easy and convenient to transfer funds from your account

into your student's. You can transfer funds as needed or set up an automatic transfer to happen on a regular basis.

- Whether it's online, by text message,\* through an ATM or at a branch, accessing your Oregon State Credit Union accounts is easy and convenient.

1. Whether your campus is in Oregon or across the country, you have access to many branch services thanks to the CO-OP® Shared Branching Network. Through this network of participating credit unions, you can access your Oregon State Credit Union accounts and conduct business through any CO-OP Shared Branching Network location.

For your protection, you will be asked a series of questions to confirm you are the legitimate owner of the account. Be prepared to provide your name, date of birth, the complete address you have on file with your account, the last four digits of your Social Security number and a state-issued photo ID. Use the Shared Branching locator on our website to find the Shared Branching location nearest campus, or download the Shared Branch locator app for your Android™ or iPhone®.

2. The CO-OP Network includes more than 30,000 ATMs around the country that your student can use to check their account balance and withdraw cash. Some CO-OP Network ATMs will even take deposits. Find the ATM nearest campus by using the ATM locator on our website or by downloading the CO-OP Network app for your Android or iPhone.
3. Access your accounts online from a desktop computer, laptop or mobile device. You can view balances, transfer funds, pay bills, apply for loans and more from anywhere in the world as long as you have an internet connection.\*
4. Text banking\*\* is a fast and secure way to see account balances, transfer funds, receive customized alerts and more just by sending a simple keyword.

\*To use mobile account access (and text messaging), you must be registered for online account access.

\*\*While Oregon State Credit Union does not charge for mobile or text banking, your wireless provider may apply minutes or text messaging rates and/or require you to subscribe to a data plan. For more information, please consult your wireless provider.

## Financial solutions to get your students back to school

Before you know it, your students will be going back to school. Whether it's backpacks, electronics, athletic fees or college tuition, we can help you get everything your family needs to be successful.



- ✓ Call us at 800-732-0173
- ✓ Visit your local branch
- ✓ Go to [oregonstatecu.com/back-to-school](http://oregonstatecu.com/back-to-school)



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Federally  
insured by  
NCUA



**Oregon State**  
Credit Union

P.O. Box 306  
Corvallis, OR 97339-0306



## Investment products and services that help meet your needs



**Michelle Poturich**  
Financial Advisor



**Samuel F. Niesslein, Jr.**  
Financial Advisor



**Patrick Crowell**  
Financial Advisor

As a member of Oregon State Credit Union, you have access to full-service financial advisors through CUSO Financial Services, L.P. (CFS).<sup>\*</sup> We offer retirement planning, risk and portfolio analysis, estate planning and wealth transfer, help understanding PERS, tax-advantaged investing, and life insurance. If you are concerned about your financial future, let a CFS Financial Advisor review your financial strategy with you. Make an appointment today. Visit [oregonstatecu.com/advisor](https://oregonstatecu.com/advisor).

<sup>\*</sup>Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.