

Oregon State Credit Union difference



Shred Day coming to Keizer



Our popular Shred Day event is coming to Keizer September 21. We'll be shredding between 10 a.m. and 1 p.m. at the Volcanoes Stadium, 6700 Field of Dreams Way NE in Keizer. Bring up to three boxes or bags of papers for shredding.

Shredding your personal documents is a great way to protect the environment and your identity. According to the Federal Trade Commission, Americans receive more than 4 million tons of junk mail each year, and much of this mail includes your personal information. Shredding all that paper allows it to be recycled into consumer products like paper towels, tissue and toilet tissue. Each ton of recycled paper saves approximately 17 trees.

This free community Shred Day in Keizer is open to all. You don't even need to get out of your car – just drive-'n'-drop at the shred location. Learn more at oregonstatecu.com/shred-days.

Overdraft Protection saves you money

We've all been there. You write a check, but you don't have enough funds in your account to cover it and it bounces, or you swipe your debit card and the transaction is rejected. Overdrawing your checking account is embarrassing and costly, but it doesn't have to be; there are steps you can take to make sure this doesn't happen to you.

The most obvious way to avoid the embarrassment and expense of an overdrawn account is to make sure you always have sufficient funds in your account. But accidents – and emergencies – happen. Our Overdraft Protection plan is a way to link your Oregon State Credit Union checking account to a back-up source of funds, like a savings account.

Doing nothing is expensive

If you open a checking account and do nothing about overdraft protection, it can get expensive. Let's say you write a check that's \$10 more than you have in your account. The first time the store presents the check for payment, you'll have to pay an overdraft fee* of \$30. Sometimes stores present the check more than once, triggering the \$30 fee each time. If the store presents your check for payment three times, that's \$90 in fees to you, plus whatever fee the store might impose on you. Ouch!

A better way

A better way to protect your account is to enroll in Overdraft Protection. This service allows you to designate a back-up account to cover your overdrafts and avoid the \$30 fee.

You add Overdraft Protection at one of our branches or by calling our Member Service Center at 800-732-0173.

Here's how it works: You select a back-up account for your Overdraft Protection. It could be your Oregon State Credit Union savings account, second checking account, Visa® card, money market account or Personal Line of Credit. If you overdraw your account, we will transfer funds from your back-up account to cover the transaction and avoid the \$30 fee.

Enrolling in Overdraft Protection is free. Each time you overdraw your account, there may be a small transfer fee of up to \$4, depending on your Member Merits category. Members in the Essential category pay \$4, in the Enhanced category they pay \$3 and in the Premier category there is no fee.

When selecting your back-up account, be aware that transfers from your Basic Savings Account (BSA) or money market account are limited to six per month. After that, you are no longer covered by Overdraft Protection and will incur the \$30 overdraft fee. Transfers from lines

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of credit or credit cards are unlimited as long as there are funds in those accounts, but they begin to accrue interest the day of the transfer.

Text alerts

One way to help avoid overdrawing your account is to sign up for a low balance text alert. A text alert can warn you when your account balance falls below an amount that you designate.

To receive low balance text alerts, you need to sign up for online banking and activate the text banking feature. You can enable the text alert from within your online banking settings.

*Overdraft fees are limited to a daily maximum of five overdraft fees per day. Overdraft fees assessed can be overdraft paid fees, overdraft returned fees or a combination of both. If we do not pay an overdraft item, there may be a fee as set forth within our fee schedule. We may charge a fee each time an item is submitted or resubmitted for payment. Therefore, you may be assessed more than one overdraft fee as a result of a returned item or resubmission(s) of the returned item.



Easy access, anywhere



Manage your account safely and conveniently, 24/7

Manage your finances easily and securely from the office, your home or on-the-go, whenever and wherever it's convenient for you. The next time you need to manage your accounts, we've got you covered with these powerful tools.

Visit our branches and ATMs

- Meet local, helpful staff at 14 branches in our 24-county service area. Find our branches on our website at oregonstatecu.com/branches-and-atms.
- On that same page, you can locate thousands of surcharge-free ATMs. This includes Oregon State Credit Union ATMs and those owned by our affiliate credit unions in the CO-OP® Network.

- Not close to one of our branches? No problem. Credit unions across the country have joined together to create a network of thousands of locations where you can complete many Oregon State Credit Union transactions. Details can be found by calling 888-CU-SWIRL.

From your desktop computer

- Use our online banking tools to find easy-to-use money management and bill pay options, statements, secure messaging and more. Sign up for online banking at oregonstatecu.com/account-access.

From your mobile phone or tablet

- Access your accounts from your phone or tablet using our app. You can view accounts, pay bills, deposit checks and transfer funds. Learn more at oregonstatecu.com/mobile-banking.

From your landline phone

- Reach our Member Service Center and talk to a real person 24 hours a day just by calling 800-732-0173.
- Call our Phone Access Teller (PAT) toll free anytime at 800-541-1348 for automated account access.

Text banking at your fingertips

- Sign up for text banking and retrieve your account balances, transfer funds, receive customized alerts and more just by sending simple keywords. Learn more about text banking at oregonstatecu.com/text-banking.

Pay bills online

- Pay your bills quickly and easily using our online or mobile banking options. Just set up the payee and designate the amount to be paid and the date of the payment. Sign up for online banking at oregonstatecu.com/online-bill-pay.



Dreaming about your home?

Make it a reality, faster.



Stop by

There's an Oregon State Credit Union branch in your neighborhood, offering:

- Convenient location
- Local decisions
- Personal service
- Visa® credit and debit cards
- Savings accounts
- Certificates of deposit
- Money Market accounts
- IRAs
- Auto loans
- Home loans
- Signature loans
- Free checking accounts
- Home equity lines of credit
- Business loans and lines of credit
- And more

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