

November 2021

Oregon State Credit Union difference



How to enroll in statements

To enroll in statements, you must first enroll in online banking so you can manage your online services. You can enroll in online banking on our website at oregonstatecu.com/enroll online banking. Click on "Estatements" in the top navigation menu and complete the registration form.

Every month, you will receive a notification when your latest statement is available to view. To view your statement, log in to your Oregon State Credit Union online banking account and click on "Estatements" in the top navigation menu.

Enroll in statements for greater security, convenience

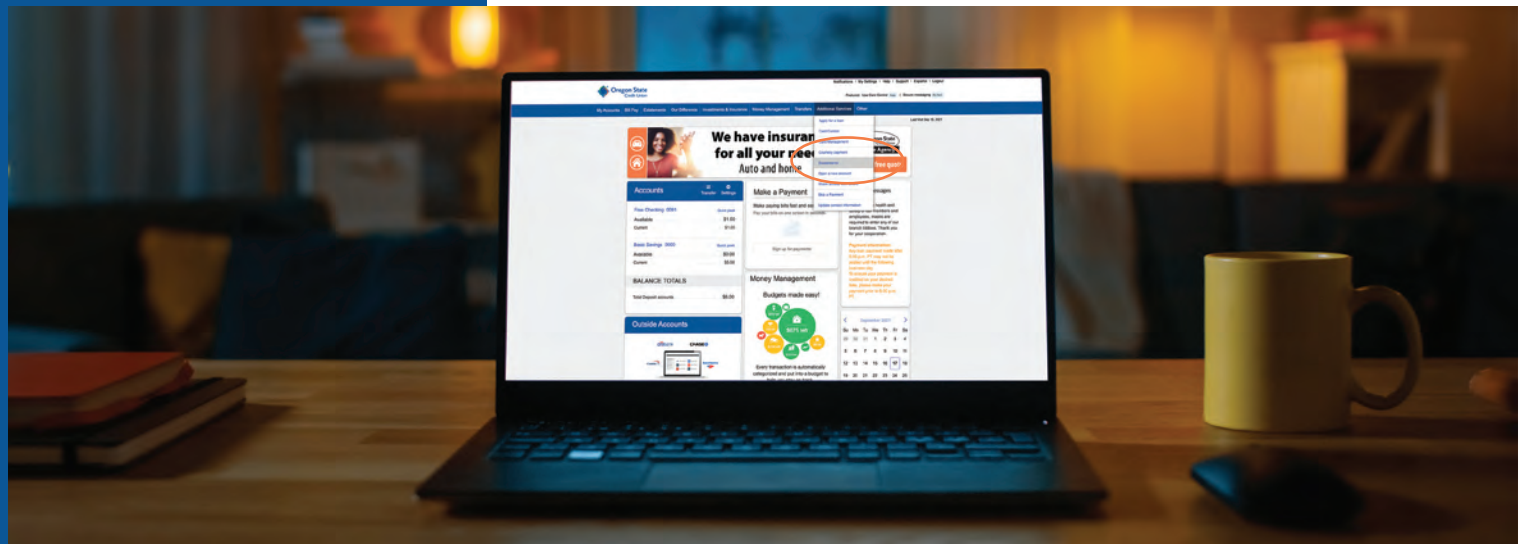
As a member of Oregon State Credit Union, you have the option to receive your account statements as statements. Estatements are electronic versions of your account statements. They contain the same information as paper statements, but they are delivered through your online banking account, not the U.S. Postal Service.

Estatements are free, convenient and secure. They arrive **faster than paper statements** because online delivery eliminates delays sometimes found with postal mail delivery. You can access your

estimations anytime and from anywhere as long as you have access to your online banking account or mobile app.

If the idea of estimations makes you nervous, consider this: It is far more likely that a criminal will steal your paper statement out of your mailbox than hack into your online banking account. As financial institutions install increasingly sophisticated systems designed to deter cybercrime, criminals are going old school and stealing the mail right out of your mailbox. U.S. Postal Service statistics show a rise in theft complaints

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from 99,506 in all of 2019 to 177,000 through the first nine months of 2020. Over the past three years, mail theft reports have soared by 600 percent.

Statement benefits

In addition to convenience and safety, statements deliver other benefits. These include:

1. Storage is easy. You can download the PDFs and store them on your home computer.
2. If you need to print a statement, you can do so wherever you have access to a printer. There's no need to visit a branch just to get a copy.
3. Paper statements are expensive to process, print and mail. When our members enroll in paperless statements, the credit union saves money. Because our members own the credit union, we share those savings with them. And that includes you!



Statements now available in the app

Your statements are also available in your Oregon State Credit Union mobile app after you enroll in online banking. Just select select "More" at the bottom of the screen, then tap "Statements."



We're hiring!

Find your career at Oregon State Credit Union.

Check out our job openings at oregonstatecu.com/careers.

The credit union difference

Membership eligibility

By current statute, credit unions cannot serve the general public. Individuals and businesses/organizations qualify for credit union membership through their employer, organizational affiliations – like religious groups, or community.



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Insured by NCUA

