



It is approaching a year since COVID-19 appeared and impacted each and every one of us in many ways. At OPPA CU we appreciate the impact this has had on our Members and continue to adapt to ensure we can meet all of your financial needs, conveniently and effectively throughout these times.

In addition to our online and mobile banking, we have added a new full-service ATM to our Barrie branch location to provide 24/7 access for all transactional banking. Our online tools provide helpful information, and our staff are available to assist our Members in navigating their financial needs through these unprecedented times. While we have taken precautions for anyone that needs to visit the branch in person, we encourage members to connect with our team by phone, through email, or virtually to assist in anyway required.

The reality is many of us will continue to face challenges into 2021, if you need assistance in your personal finances we are here to help. Whether you are starting your career, experienced in your profession, contemplating retirement, or retired we can, and will be there for you.

So what happens now? 2021 should be a year where the global economy commences recovery. The recovery will be based on a number a factors, such as a more stable US government, but the key factor will be the COVID-19 vaccine. A big unknown however, will continue to be variants that are appearing and their ability to be spread even with a vaccine. So what should one do? Portfolio diversification continues to be the BEST STRATEGY, now as always. Based on your goals, your timelines and your risk tolerance, our advisers will set up a portfolio that is diverse and personalized. This plan will provide you with financial peace of mind and help you and your family achieve your goals. I encourage you to reach out and have us complete an objective review.

Thank you for your continued support, and if we can assist a family member or a colleague please don't hesitate to refer them.

Regards,

Bill

**Bill Whyte** | CEO

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