



Teach Your Children Financial Independence

Are your kids on the right track to financial independence?

For many of today's young adults, the weakest link lies in learning the basics. According to a 2014 survey conducted by Harris Poll on behalf of Junior Achievement USA (2014 Teens and Personal Finance Survey), 40% of teens do not have a savings account, checking account or a debit or credit card.



FREE Youth Savings Accounts

4.00% APY*
on Deposits
up to \$1,000

Join For starters, open a Youth Savings Account for each child in your family. Oceanside Christopher offers 4.00% APY on deposits up to \$1,000 in the account. These accounts are available for children up to the age of 21 years old.

Share Show your children how to set up a budget and track income and expenses. As their skills improve, give them challenges such as finding a better cell phone plan or sticking to a budget for back-to-school or holiday spending.

Coach As soon as your children can write, show them how to fill out deposit and withdrawal slips. Guide teenagers through using a debit card and tracking transactions.

And turn to your credit union when you need help. Our tradition of service and a philosophy of **people helping people** make Oceanside Christopher and all credit unions a natural partner in pursuing financial security.

We are here to help.

For more information, contact a member representative at 516-620-8100.

*APY=Annual Percentage Yield. APY accurate as of 4/1/2015 and is subject to change without notice. Additional verification may be requested for account opening. Terms subject to change. 4.00% APY is earned on balances up to \$1,000, balances higher than \$1,000 earn .30% APY. \$5 minimum balance to open. Fees or other conditions could reduce earnings. Consumer accounts only. Certain restrictions may apply. At the age of 21, Savings accounts are automatically converted to a basic share account. Membership conditions may apply.

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Message from the President



After a long, cold and dreary winter, I think everyone would agree that springtime is a welcome change!

We welcome the spring as a time to rejuvenate - the flowers are blooming, the trees are turning green again and the local wildlife is returning to Long Island. The same can be said for the personal things in our lives, too - maybe it's time for a new car or it's time to start preparing for college. Oceanside Christopher can help you put your finances in order so you can make the updates you want.

We are continuing to offer our annual scholarship to students who earn it through their achievements in high school. The Patrick McNeill Memorial Scholarship is something we started more than 10 years ago in honor of Pat McNeill, one of our original directors of the credit union in 1969 who also served on the Board of Directors for 12 years, three as the President. I encourage any member headed to college to apply.

There has never been a better time than now for an auto loan! Oceanside Christopher partners with GrooveCar to make getting a car easier! GrooveCar is a credit union automotive buying system and is one of the leading destinations for car shoppers. They deliver reliable information to help you make a smart car buying decision while obtaining competitive credit union financing. Whether you come into one of our branches or get your financing at the dealer, you won't find better rates than here! Visit our website at www.TheCatholicCreditUnion.org and click on "**Everything Automotive**" for a direct link to the OCFCU/GrooveCar website page.

I am excited about our upcoming Annual Meeting. Monsignor Vlaun will once again be joining us as our guest speaker, but he will be doing something a little different this year. I think anyone who attends will be delighted and entertained.

I often say we are your "financial guardian angels" at Oceanside Christopher. If you have a question about which of our products may be best for you, please call us or stop by one of our branches. We welcome the opportunity to talk with our members and help them out.

Sincerely,

Joseph Garay
President/CEO

Oceanside Christopher Named Business of the Year



Oceanside Christopher was honored as Business of the Year by the Oceanside Chamber of Commerce at their annual Installation Dinner on Saturday, February 28, 2015. President/CEO Joseph Garay and Board Chairman Kevin Timoney accepted the honor on behalf of the credit union.

Pictured (l. to r.): Bill Kallinikos (Citizen of the Year), Dari Goldman (Student of the Year), Joseph Garay (Oceanside Christopher President/CEO), Kevin Timoney (Oceanside Christopher Board Chairman), Tom Lanning (Oceanside Chamber of Commerce President)

Patrick McNeill Memorial Scholarship



Oceanside Christopher offers college-bound high school seniors the opportunity to compete for the Patrick McNeill Memorial Scholarship.

Four scholarships in the amount of \$1,500 each are awarded. The deadline for applications is Thursday, April 30, 2015.

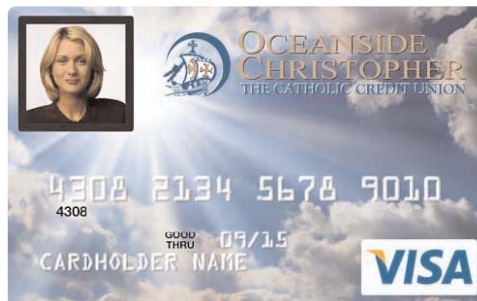
You can pick up your application at either the Oceanside or the Seaford branch location or download your application from www.thecatholiccreditunion.org.

Get Your Visa® Credit Card from Oceanside Christopher!

We have exciting news! You may be pre-approved to receive a Visa® credit card from Oceanside Christopher Federal Credit Union!

Your Oceanside Christopher Visa card comes with:

- No Balance Transfer Fees
- Same Low APR for Purchases and Balance Transfers
- Fast and Easy Application Approval
- Six-month introductory rate as low as **1.99% APR***



You can also:

- Personalize your card with a favorite photo or choose from a photo gallery to make your card uniquely yours. You can even increase your level of security by adding an ID photo to your card.
- Register for **UChoose Rewards**, our FREE rewards program, and accrue one point for every \$1 you spend on your Visa card. Registering is quick and easy, and once you've registered you can redeem points for events, travel, activities and even gift cards.
- Link your credit and debit card rewards to combine points to reach your goal faster!

Oceanside Christopher also gives back to your parish when you use your Visa card. With our Revenue Sharing program, we have given over \$100,000 to the different parishes on Long Island.

*APR=Annual Percentage Rate. Data accurate as of 4/1/2015 and is subject to change without notice. 1.99% Intro APR for qualified applicants only. Some applicants may be offered credit at a higher APR and different terms. After six (6) statement cycles, Intro APR adjusts to Variable APR, with a minimum of 9.25% and a maximum of 18%, based on your creditworthiness. Variable APR subject to adjust at the end of each calendar quarter. Free Visa Rewards are from UChoose Rewards®, free registration required.

Oceanside Christopher Hosts an Easter Egg Hunt at the Seaford Branch

Oceanside Christopher kicked off the spring season with an Easter Egg Hunt at the Seaford branch on Merrick Road. With free refreshments, giveaways and fun for the kids, the event was a resounding success! See some of the pictures taken at the event:



The 46th Annual Meeting

Sunday, April 26, 2015

1:30 pm

Father Joseph O'Connell
Knights of Columbus Hall
2985 Kenneth Place
Oceanside, NY 11572

Attendees will receive a free gift and are invited to join us for a complimentary lunch after the meeting.

Agenda includes reports from the credit union Board of Directors, CEO and Supervisory Committee. Monsignor Jim Vlaun will also be in attendance as a guest speaker.

The following individuals are nominated to serve on the Board of Directors of Oceanside Christopher for three-year terms:

Muriel Gennosa



Muriel Steigerwald Gennosa is a Deputy Chief Counsel in the Office of Special Counsel for Grievance Matters for the Appellate Division, Second Judicial Department. Muriel is a parishioner at St. Anthony's Parish in Oceanside.

Paul Wigand

Paul Wigand is the Director of Distribution at William H. Kopke, Jr. Inc., an import company of fresh fruits. He is a member of the Father Joseph O'Connell Council, Knights of Columbus. Paul is a parishioner of St. Anthony's Parish in Oceanside.



For the remaining term of the vacated seat, which ends in 2016:



Jay Korth

Jay Korth is the Director of Housing & Legal Affairs for Catholic Charities. Jay resides in Lynbrook and is a member of Our Lady of Lourdes Parish in Malverne.

Bank on the Go!

If you have an Android or iPhone, download the Oceanside Christopher app to make banking possible on the go!

- Deposit checks with Mobile Check Deposit **NEW**
- Access balance information
- View account history
- Transfer funds
- Pay bills
- ATM/Branch Locator **ENHANCED**



For more information or assistance, visit the Mobile Banking page on our website or contact our Electronic Services Group at 516-620-8100, ext. 1022.



Employee Recognition

Oceanside Christopher is proud to recognize the hard work and dedication of two of our long-time employees - Judi Goosk and Deb Weidler. They have both been with the credit union for 20 years.

Judi started with OCFCU as a part-time member representative to help with the cost of her sons' college educations. As part of a small, but growing business, Judi got to "wear many hats" to ensure the job always got done. Today, she is the Director of Human Resources in addition to several other back office responsibilities. What does she miss the most about working in the front office today? "Interaction with our members. I've met so many wonderful people along the way. It's these experiences that make our credit union and our members like a small family."



Debbie started in March of 1995, leaving full-time retail management to work part-time at Oceanside Christopher while starting her family. Debbie's customer service was apparent – she bonded with everyone around her and still has a great rapport with members. Debbie learned many facets of the credit union and became the full-time Branch Manager of the original Seaford location. When the new branch was built after Hurricane Sandy, she sailed on to yet another position as Asset Recovery Specialist. Debbie has often said "it has been an honor and a privilege serving Oceanside Christopher and the credit union members."

Save Time (and Trees) with FREE eStatements.

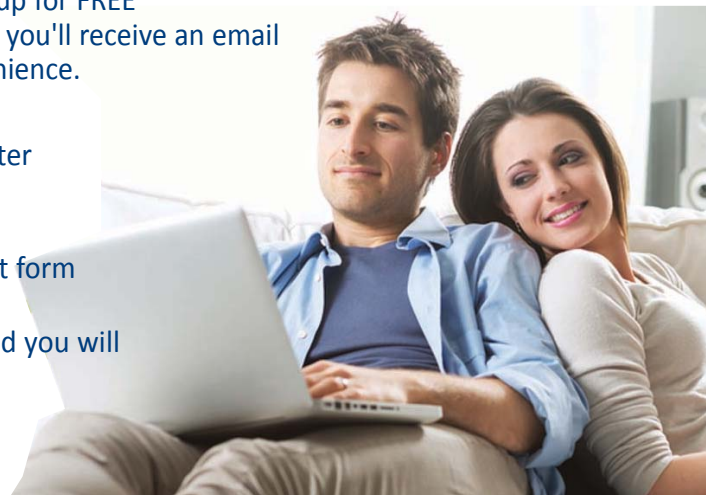
Why wait for your monthly statement to arrive in the mail? Sign up for FREE eStatements and get your statement electronically. Every month, you'll receive an email when your statement is ready to be viewed online at your convenience.

It's easy to sign up for FREE eStatements:

1. Visit **www.TheCatholicCreditUnion.org** on your home computer and sign into Online Banking.
2. Under the Accounts tab, choose eStatements.
3. Type in your email address and click "I accept" on the consent form to accept the eStatement terms.
4. When you receive the confirmation email, click on the link and you will be enrolled in eStatements.

Have questions about eStatements?

Stop into your local Oceanside Christopher branch or call a member representative at 516-620-8100.



The 46th Annual Meeting of the Members of Oceanside Christopher FCU

will be held on
Sunday, April 26, 2015
1:30 pm
Father Joseph O'Connell
Knights of Columbus Hall
2985 Kenneth Place
Oceanside, NY 11572



Please join us!



**OCEANSIDE
CHRISTOPHER**
THE CATHOLIC CREDIT UNION

A Banking Alternative For Catholics

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Learn more at GrooveCar.com/OCFCU or speak to a member services representative at 866-476-6834

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April 17-26
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Call us for a quote at 516-620-8100 or visit us at
TheCatholicCreditUnion.org



WE DO BUSINESS IN ACCORDANCE
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NCUA

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