

Mobile Check Deposit is Here!



Elizabeth Lora, an Electronic Service Representative (R) shows Kayla Flynn how to deposit a check using her phone thru her Mobile Banking App.

Oceanside Christopher is excited to announce the launch of our Mobile Check Deposit. You are now able to use our Mobile Banking App to deposit checks into your savings or checking account without having to deal with lines or traffic. It's as simple as taking a picture. Now bank anywhere, anytime, with your phone. Available on all iPhone and Android mobile devices.

TAKE ADVANTAGE OF OUR ELECTRONIC SERVICES:

- **eStatements**
Access your monthly statement online on the first of the month, great for record keeping
- **Online Banking**
Manage your finances from the convenience of your home computer, 24 hours a day, 7 days a week. Track your Visa and checking account daily
- **Bill Pay**
Custom Alert notifications, fast eBill & Auto Pay setup, PayPal Account Integration
- **Account to Account Transfer**
Transfer from one financial institution to another

Contact the Electronic Services Department if you have any questions at 516-620-8100 extension 1022

OCFCU Still Helping Sandy Victims

BEFORE



I was desperate. My house was destroyed by Sandy and trying to rebuild it was turning out worse than the storm itself.

- Kelly Graham

Dealing with the government and insurance companies was difficult enough, when my rebuilding came to a halt as my mortgage company would not release insurance funds due to lack of progress. Many months had passed and as a last resort I went to our credit union, Oceanside Christopher. I was able to explain my unique circumstances and obtain a loan to show progress in rebuilding my home.

The people at Oceanside Christopher live locally, know what we are going through and are committed to help. I will always be grateful.

TODAY



- Kelly Graham, Long Beach

Message from the President



Our Christmas celebration has passed; the New Year is here and along with it comes great optimism for the future of Oceanside Christopher. Not only are we a growing vibrant financial institution for our Catholic community, we also possess the opportunity to evolve into a credit union unlike any other.

Our financial position is as solid as it has ever been. The year 2014 saw Oceanside Christopher earning well over \$2 million, grow its loan portfolio by 15%, reduce delinquencies and charge offs and raise our capital ratio to over 9%.

Last year we made dramatic improvements to our Visa card, built a satellite back office operation, all while adding more new members than ever before. We increase our membership by word of mouth more than any other way. Thank you for letting your friends and family know about Oceanside Christopher.

Our newest electronic service, Remote Capture, is the latest piece of technology helping us deliver our services to the growing number of members who have embraced the technology driven future of retail banking.

It is an interesting time for credit unions. Banks are bigger than ever and their past transgressions seem long forgotten. It is vital that institutions like Oceanside Christopher continue to provide consumers an option for financial services.

We have a dedicated and talented team at Oceanside Christopher which I am delighted to lead. We are fully committed to making a difference in the lives of our members. Our focus is sharp and I look forward to working with all of you to make our credit union even stronger!

Sincerely,

Joseph Garay, President and CEO,
Oceanside Christopher Federal Credit Union
J.Garay@TheCatholicCreditUnion.org

Business Lending on the Rise

Our members are becoming more aware of bringing their business financing needs to Oceanside Christopher. Recently Jim Westmacott, President and CEO of Westco Financial Group, refinanced his commercial mortgage in Lynbrook with OCFCU.

"I went to our Credit Union for my commercial mortgage refinancing and before I left we spoke about Student Loan debt, refinancing two cars and if I should refinance my home. The lending department was thorough and by the time I was done I saved a considerable amount of money."

- Jim Westmacott
Westco Financial Group

Business Services:

- Commercial Checking
- Commercial Credit & Debit Visa card
- Business Car Loans
- Business Line of Credit
- Commercial Mortgages

Forty-Sixth Annual Meeting of the Members of Oceanside Christopher FCU

We encourage all members to attend the 46th Annual Meeting of the members of Oceanside Christopher Federal Credit Union.

It will be held on Sunday, April 26, 2014 in the beautiful Father Joseph O'Connell Knights of Columbus Hall, 2985 Kenneth Place, Oceanside, NY 11572

The agenda includes reports from the OCFCU Board of Directors, CEO, and Supervisory Committee, as well as the election of directors.

Attendees will enjoy a complimentary buffet luncheon and receive a free gift.

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first deposit is on us!



Recently Catholic Charities hosted a Disaster Preparedness event at three local parishes. Oceanside Christopher participated in helping mostly Spanish speaking parishioners learn how to prepare and deal with future disasters. Oceanside Christopher President/CEO Joe Garay stated, "We were honored to work with Catholic Charities, who lead by CEO Laura Cassell does a tremendous amount of good work on a daily basis in the Diocese of Rockville Centre".

To learn more about Catholic Charities visit CatholicCharities.CC

OCFCU representatives Norma DeJesus (L) and Elizabeth Lora (R) with John Gonzalez, Parish Social Ministry Developer of Catholic Charities at Our Lady of Good Counsel, Inwood New York.

Oceanside Christopher's Annual Food Drive



Oceanside Christopher teamed up with Father Robert Barrett Squires Circle 1644 for the 2014 Food Drive. The squires, the official youth organization of the Knights of Columbus and a leadership development program for young Catholic men 10 to 18 years old, volunteered to stand in the Oceanside lobby and hand members bags to be filled and returned with food. The food was donated to St. Anthony's Parish in Oceanside while the food our Seaford branch collected was donated to St. William the Abbott Parish.

Pictured is OCFCU employee Jenn Abrams (center) with members of the Father Robert Barrett Squires Circle 1644.

Dividend Posting

In credit unions you don't earn "interest" you earn "dividends". Although they work the same, dividends implies ownership and our members own our credit union. Oceanside Christopher has always paid dividends quarterly. Starting in 2015 all dividends will be paid monthly and all members will receive monthly statements.

2014 Christmas Stocking Winners!



▲ Gabriella and Joseph Prendergast

Jack Knox ▶



OCEANSIDE CHRISTOPHER
THE CATHOLIC CREDIT UNION

A Banking Alternative For Catholics

45 Atlantic Avenue 4050 Merrick Road
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Members save an
average of \$700

OCFCU's
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