

PURSER



OCEANSIDE
CHRISTOPHER
THE CATHOLIC CREDIT UNION



You could win \$500**
just for using your
Oceanside Christopher
Visa® credit card!

Save more with an Oceanside Christopher Visa® Credit

VISA® WITH REWARDS

INTRODUCTORY RATES AS LOW AS

1.99%

APR*

For first 6 months

The holidays are here and that means you may find yourself buying a little something extra at the market to have on hand for when friends and family drop by or maybe you are planning to do some traveling over the next few months, dropping in on friends along the way.

Whether you are having company or you are the company, using your low-rate Visa credit card from Oceanside Christopher can help you save money over those higher rate credit cards.

- **Low introductory rate.**
- **No balance transfer fee.**
- **No application or annual fee.**
- **Same low rate for purchases and balance transfers.**
- **5,000 UChoose Rewards points with FREE registration at www.uchooserewards.com.**

Continued on page 4.

*APR = Annual Percentage Rate. Data accurate as of 10/1/2016 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. Member conditions apply. Share Account with minimum \$5 balance required. ** For Rules & Regulations, visit www.TheCatholicCreditUnion.org.



Message from the President

As you are aware, we started looking into a rebranding initiative in 2015 and with the decision made, we have spent 2016 preparing for a big change.

I am proud to announce we are in the final stages of these changes and the culmination of that preparation will be unveiled in January 2017.

You may be wondering why we took more than a full year to make these changes. The truth is, if this was just a simple name change, we could have converted much earlier. We announced the new name, Ocean Financial Federal Credit Union, at our annual meeting in April 2016.

But we saw this change as an opportunity for you as well. We took the time to review all the products and services we offer and decided we could do better.

We are upgrading Online Banking, Mobile Banking and Bill Payer to provide newer and updated services. We are redesigning our website so it is easier for you to find what you need, delivers more information you are interested in and provides a quicker way for you to log into Online Banking. We are reviewing fees, products and services to ensure we are giving you what you deserve – the best possible financial institute.

As your Financial Guardian Angel, your trust and confidence in us is what matters the most.

On another note, I want to take a moment to thank Catholic Charities for honoring Oceanside Christopher at their 14th Annual Golf Classic in September. I was truly humbled as I accepted this honor on behalf of not just the employees of the credit union, but for you as well. We are able to do what we do every day because of you.

Catholic Charities is a great organization that offers a variety of programs for Chemical Dependence, Developmental Disabilities, Food and Nutrition, Housing, Mental Health and Senior Services, just to name a few. I urge you to check them out if you would like to help or if you are in need of one of their services.

We are your credit union – here for your banking needs.

Sincerely,

Joseph Garay, President/CEO
j.garay@thecatholiccreditunion.org

Catholic Charities

“For the first time, Catholic Charities recognized a corporate honoree at their Annual Golf Outing. Since opening their doors in 1969, Oceanside Christopher has become a go-to institution for other Knights of Columbus councils, parishes, schools, organizations and others who respect its Catholic foundation and commitment to exceptional financial products and services. Their members describe the credit union as fair, helpful, dedicated, compassionate, generous, realistic and honest. OCFCU is a business that partners with the larger community and we are enormously grateful for their special concern for the lost, the least and the lonely.”

– Laura A. Cassell, Executive Director/CEO of Catholic Charities of the Diocese of Rockville Centre

**Laura Cassell, Joseph Garay
and Brother Thomas J Cleary S.M. Chair,
Catholic Charities Board of Trustees**



hoholidays

Food Drive

Oceanside Christopher will be collecting nonperishable food items for the food pantries in our local branch parishes Monday, October 31 through Friday, November 18. Collectable items include:



Nonperishable food:

- Cereal
- Juice
- Pasta/Rice
- Shelf stable milk
- Canned fruit
- Jelly
- Granola/Nuts
- Crackers
- Tuna
- Peanut Butter
- Soups/Stews
- Water
- Snacks/Cookies
- Spices
- Canned beans
- Canned vegetables

Personal care & household products:

- Soap
- Deodorant
- Hair products
- Razors
- Toothpaste
- Toothbrushes
- Toilet paper
- Cleaners
- Sponges
- Garbage bags
- Mops/buckets
- Paper towels
- Paper plates
- Napkins
- Plastic silverware
- Plastic cups

Baby products:

- Diapers
- Wipes
- Formula
- Food/Cereal
- Baby powder
- Baby lotion
- Snacks
- Juice



Bernie The Bear

Enter for your chance to win a giant, plush "Bernie the Bear" with a Radio Flyer wagon full of toys this Christmas. Each branch will have a separate entry box and winner!

Sweepstake entries will be collected Monday, November 28 through end of business Saturday, December 17. Winners will be contacted and announced on Monday, December 19.

Christmas Envelopes Available

Oceanside Christopher once again has a variety of Christmas currency envelopes available. Visit your local branch to choose the one you would like to share holiday cheer with friends and family. Limit five per member while supplies last.

Envelopes will be available starting November 1 for the holidays.



Santa is coming to Oceanside Christopher

Join Oceanside Christopher as we celebrate the Christmas season with Santa Claus in our Oceanside and Seaford branch in December!

You'll get a FREE photo with Santa! Coffee and hot chocolate will be available.

Watch for announcements of dates and times!



loans



Use Your Card to Win

From October 1- December 31, 2016, every time you use your Visa® credit card for a purchase, you will automatically be entered to win \$500!

That's right- if you use your card for purchases 10 times, you'll have 10 entries. There is no cap on the number of entries you can have. The grand prize winner will be announced on January 6, 2017.

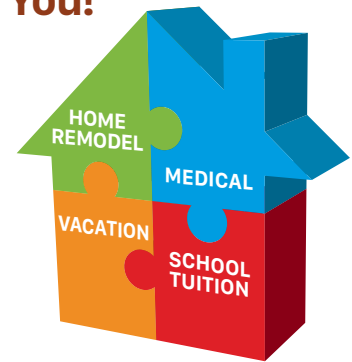
For full Rules and Regulations and to learn more about the Oceanside Christopher Visa credit card, call 516.620.8100, stop into one of our branches or visit www.TheCatholicCreditUnion.org.

Put Your Oceanside Christopher HELOC to Work for You!

Stay in touch with your finances year round with Mobile Banking from Oceanside Christopher. Use your Home Equity Line of Credit from Oceanside Christopher for annual taxes, debt consolidation, medical bills, unplanned expenses, school tuition or your home improvement projects!

Some of the advantages you'll have with an Oceanside Christopher HELOC include:

- **Flexibility** - A line of credit allows you to use only what you need, when you need it.
- **Availability** - Use a little or a lot, pay back only what you use and have it available to you again!
- **Low draw requirement** - Minimum draw on your HELOC is \$5,000.
- **Possible tax deductions** - Consult your tax adviser to determine eligibility to receive a tax deduction.



For more information about a HELOC from Oceanside Christopher, visit our website at www.TheCatholicCreditUnion.org, call 516-628-8100 or stop by one of our braches.

*APR=Annual Percentage Rate. APR accurate as of 10/01/2016 for qualified applicants only, and is subject to change without prior notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. Advertised rates are the lowest available for this product. Not all applicants will be approved and some may be offered credit at different rates and terms, all subject to approval. Hazard Insurance is required and Flood Insurance may be required. Intro APR of .99% applies for 12 months from closing date and then adjusts to Variable APR, which is determined by The Wall Street Journal 1-Yr. Treasury Note rate published annually in December plus a minimum margin of 3% based on credit worthiness. Next Treasury Note analysis will be December 2016. Variable APR minimum is currently 3.71% APR and cannot increase or decrease more than 2% in any calendar year. HELOC draw period extends for first ten years with minimum of \$5,000 per draw. You may not exceed 5 HELOC draws in any calendar year. Closing costs can range from approximately \$500 to \$10,000. Closing costs may vary based upon the line amount, property location and title insurance required.

HOME EQUITY LINE OF CREDIT

Introductory rate as low as

0.99%
APR*

For the first 12-months;
As low as 1-Year Treasury + margin thereafter

Important Change to Oceanside Christopher's Gift Card Program



Effective in October 2016, Oceanside Christopher's Visa® gift cards will be limited to U.S. domestic transactions only. Cardholders will no longer be able to use gift cards purchased from Oceanside Christopher for international purchases.

What does this mean for our members? If you try to use an Oceanside Christopher Visa gift card after October 3, 2016 for an international transaction, the purchase will be declined. This includes purchases made online with international companies. All transactions in the U.S. will process as usual.

services

Don't be Declined for the Holidays

As we enter the holiday season, Oceanside Christopher encourages you to consider overdraft protection for your checking account, especially if you use your Visa® debit card for shopping.

Overdraft protection can help prevent disappointing or even embarrassing events from happening. Whether you are picking up cranberry sauce at the last minute or getting started with some early Christmas gifts, Oceanside Christopher overdraft protection options ensure payment is made.

OCFCU offers a variety of overdraft protection options including:

Overdraft Protection from Savings

Automatically provided for all members and allows money to be transferred from a member's savings account to their checking account in the event that their checking account has insufficient funds.

There is a fee of \$5 that is imposed when used.

Overdraft Protection from Visa

Member option for those who have an OCFCU Visa® Credit Card. Provides for a cash advance to their checking account in the event that their checking account has insufficient funds.

There is no fee imposed, but members are responsible for the interest charge on the balance of the card.

Overdraft Protection Credit Line

Overdraft Protection provides for a pre-approved line of credit that will serve as overdraft protection as well as a personal loan on demand.

There is no fee imposed, but members are responsible for the interest charge on the balance of the card.

Courtesy Pay*

Courtesy Pay is an emergency service that enables you to cover unplanned overdrafts on your checking account up to \$300.

There is a fee of \$28 for this service when it is used. You must opt-in for this service before you are able to use it.

For more information on overdraft protection options, call 516-628-8100, stop by one of our branches or visit our website at www.TheCatholicCreditUnion.org.

**Oceanside Christopher's Courtesy Pay plan is a discretionary non-contractual courtesy and is subject to change. It is not an obligation of the credit union and the credit union may refuse to provide the courtesy on any checking account at any time. The accountholder does not have a contractual right to Courtesy Pay and courtesy payment is not guaranteed by the Courtesy Pay plan. Member accounts must be in good standing at time of opt in. Excessive use of the service may result in payment denial by the credit union.*

Take Oceanside Christopher with You Anywhere!

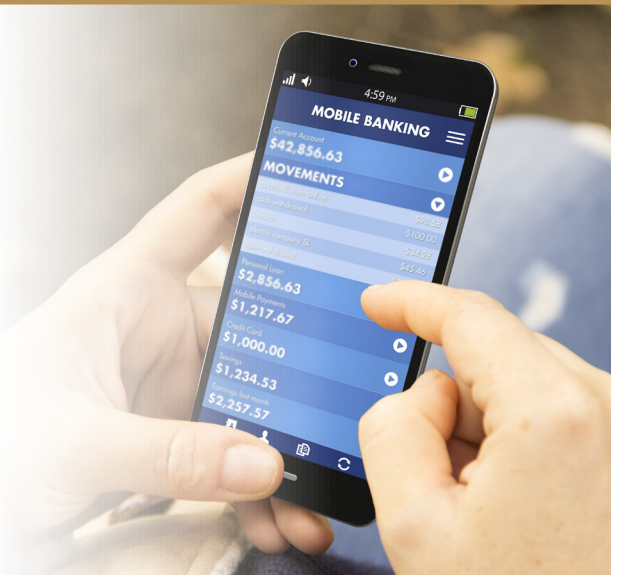
Stay in touch with your finances year round with Mobile Banking from Oceanside Christopher.

Whether at the mall or the market, standing in line or purchasing online, check your balances and transfer funds right from the palm of your hand.

In a hurry and can't make it to a branch? Deposit that check using your smart device's camera for funds that will be available the next business day.

Make sure to download the Oceanside Christopher app and register for FREE to start using Mobile Banking today!

For more information and to register for Mobile Banking, visit our website at www.TheCatholicCreditUnion.org, call 516-628-8100 or stop by one of our branches.



YOUTH SAVINGS

For holiday cheer that will last well through the year, start a **Youth Savings Account** at Oceanside Christopher.



EARN

4.00%
APR*

on the first \$1000

*APY accurate as of 10/1/2016 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 Regular Share APY. Regular Share APY is subject to change without notice. \$5 minimum balance to open. Fees or other conditions could reduce earnings. Consumer accounts only. Certain restrictions may apply. At the age of 21, Youth Share accounts are automatically converted to a regular share account. Membership conditions may apply.



OCEANSIDE
CHRISTOPHER
THE CATHOLIC CREDIT UNION

PRESORT
STANDARD
U.S. POSTAGE
PAID
PERMIT 135
SMITHTOWN, NY

45 Atlantic Avenue
Oceanside, New York 11572

4050 Merrick Road
Seaford, New York 11783

516.620.8100

Annual Meeting Nominations

48th Annual

Oceanside Christopher will be holding our 48th Annual Meeting in 2017.

At the meeting, three positions on the Board of Directors will be filled; a nominating committee appointed by the board will submit nominations for these vacancies. Nominations may also be made through a petition signed by 1% of our membership (143 members as of 9/1/2016). Each nomination by petition must include: A record of the nominee's qualifications and biographical data, a signed certificate from the nominee accepting said nomination, a statement from the nominee that confirms he or she will serve on the board if elected to office.

Petitions need to be filed with the nominating committee at 45 Atlantic Avenue, Oceanside, NY 11572 no later than Friday, February 10, 2017. Nominations from the floor of the Annual Meeting are not accepted.