

SUMMER 2015

PURSER



OCEANSIDE
CHRISTOPHER
THE CATHOLIC CREDIT UNION



Have a Merry "CHRISTMAS IN JULY"

with the Oceanside Christopher
VISA® credit card!

Get 5,000 UChoose Rewards points as your gift
when you register your card.

There's no better time to unwrap the rewards of the Oceanside Christopher Visa® credit card than during our "Christmas in July" celebration.

Apply today and we'll give you a special gift of 5,000 UChoose Rewards points, when you register your card, in addition to all the great shopping convenience and benefits you'll enjoy all the time:

- **Save right from the start.** This card comes with **NO** balance transfer, annual or application fees – and the **same low rate** for purchases and balance transfers.
- **Earn rewards you really want.** Redeem the UChoose Rewards points for exciting travel, name-brand merchandise, gift cards – and more. Get a gift of 5,000 UChoose Rewards points: **Register your card at www.uchooserewards.com.**
- **We contribute to your local Catholic Ministry** through our Parish Revenue Sharing Program. Every time you use your Oceanside Christopher Visa® credit card, we make a contribution to local parishes.

Apply Now! Go to TheCatholicCreditUnion.org, call **516.620.8100** or visit your local branch.

VISA® WITH REWARDS

As low as

1.99%
APR*

For first 6 months.

Already have a card?

Call **516.620.8010** before you
travel for added security.

*APR = Annual Percentage Rate. Data accurate as of 6/10/15 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.

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Take Your Oceanside
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Anywhere You Go!



MESSAGE FROM THE

President

Summer is more than just long days and warm sunshine, although who doesn't appreciate it just for that?

Summer is also halfway through the year. We've had a busy first half of the year that has seen Oceanside Christopher experience solid growth in assets and membership. Most encouraging is the number of members using our Electronic Services. They are no longer products meant for just the younger generations; every age group is realizing how convenient, user-friendly and secure home banking and Bill Payer are.

I believe that besides cash, paying for anything by credit card is the safest way to make a purchase. Oceanside Christopher has an amazing credit card and it is one that every member over the age of 18 is eligible for. You may find other cards in the market that have one or two of the same offerings we have, but none exactly like this one. I invite you to stop into one of our branches for our "Christmas in July" Visa® promotion and apply for one today to start earning rewards and giving back to local parishes with our Revenue Sharing Program. By using our credit card, you will be contributing to our very successful Revenue Sharing Program that has enabled us to "give back" over \$130,000 to those parishes.

Our Annual Meeting in April was unlike any other. The Father Joseph O'Connell hall was packed, our members listened to good financial reports and then Monsignor Jim Vlaun demonstrated how to cook Ziti Regati alla Norcina. He had everyone laughing and by the end, even singing! It was quite a day and we will post a video to our website for anyone who may have missed it.

I continue to read about what seem like enormous fines being levied against the largest banks for rigging systems and misleading consumers. These fines are small costs of doing business to them and no one is held accountable. I'm frustrated. Credit unions – where all members profit from the success of a credit union; where we do the right things for the right reasons – it is a concept banks will never be able to compete with.

Thanks for being a credit union member. Enjoy your summer!

Sincerely,

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



46th Annual Meeting Recap

The Oceanside Christopher 46th Annual Meeting was held in April and was the most widely attended meeting we've ever had. The purpose of this meeting each year is to report to you, our member/owners; to have so many attendees year after year is a great thing and contributes to our decisions. Thank you to all who were able to attend.

Paul Wigand and Muriel Steigerwald Gennosa were each reelected to the board for three-year terms. Jay Korth was elected to a seat vacated until 2016.

Monsignor Vlaun entertained us once again, this year with a cooking demonstration. That recipe is available on our website if you are interested in trying it at home!

New Car or Home Updates?

Oceanside Christopher can help make your dreams come true.

AUTO

With a vehicle loan from Oceanside Christopher, you'll get more mileage out of your money! We combine great rates and generous terms for a truly affordable financing package.

We can handle all of your vehicle purchasing needs from start to finish, including:

- Financing for new or used vehicles.
- Refinancing for existing loans from other financial institutions.
- Even financing for RVs, motorcycles and boats.

Best of all, you can skip the hassles and avoid the confusing fine print you'll find elsewhere. When you finance with Oceanside Christopher, you have the assurance that you're dealing with people you can trust.

To get your application started today, stop by a branch, visit our website at TheCatholicCreditUnion.org or call our loan department at 516.620.8100, option 3.

RATES AS LOW AS

1.49%
APR*

HOME EQUITY LINE OF CREDIT

Oceanside Christopher offers Home Equity Lines of Credit (HELOC), which allow you to have money available to you when you need it.

Whether you are looking to refinance your existing HELOC, make updates to your home, consolidate high interest debt, pay for school or even have emergency funds available to you, Oceanside Christopher can help.

Loan Officers are available six days a week to answer any questions you have! To get your application started today, stop by a branch, visit our website at TheCatholicCreditUnion.org or call our loan department at 516.620.8100, option 3.

INTRODUCTORY RATE
FOR ONE YEAR

0.99%
APR**
INTRODUCTORY RATE

3.20%
APR**
VARIABLE RATE THEREAFTER

*APR = Annual Percentage Rate. Rates and terms accurate as of 6/8/2015. Rates and terms subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. For terms of 60 months estimated monthly payment of \$17.31 per \$1,000 borrowed. Minimum auto loan is \$1,000. Payment is based on new car rate of 1.49%. Rate assumes LTV of 115% or less. Program subject to change without notice.

**APR = Annual Percentage Rate. APR accurate as of 2/6/2015 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 annually to Variable APR, which is determined by The Wall Street Journal 1-Yr. Treasury Note rate published in December 2015 plus a minimum margin of 3%. Variable APR minimum is currently 3.20%. APR 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.



OCEANSIDE CHRISTOPHER OFFERS AUTO & HOME INSURANCE

Did you know Oceanside Christopher offers Auto & Home Insurance?

We work with TruStage Insurance Agency to provide you with the chance to save money! You'll get the coverage you want from leading insurance companies, the service you deserve and savings up to \$427.96* – or more!

Discounts on car insurance:

- Credit union member discount
- Multi-car discount
- Anti-lock brakes
- Air bags, automatic seat belts
- Anti-theft devices
- Good student discount

Discounts on home insurance:

- Credit union member discount
- New home
- Smoke detectors
- Burglary and fire alarms
- Inflation protection
- Multi-policies

At Oceanside Christopher, you get the service you expect and the respect you deserve. With insurance from TruStage, you get that same service and respect.

Visit TruStateAutoHome.com or call TruStage toll-free at **1.888.380.9287** to get a free quote today. And remember to tell them you are an Oceanside Christopher member!



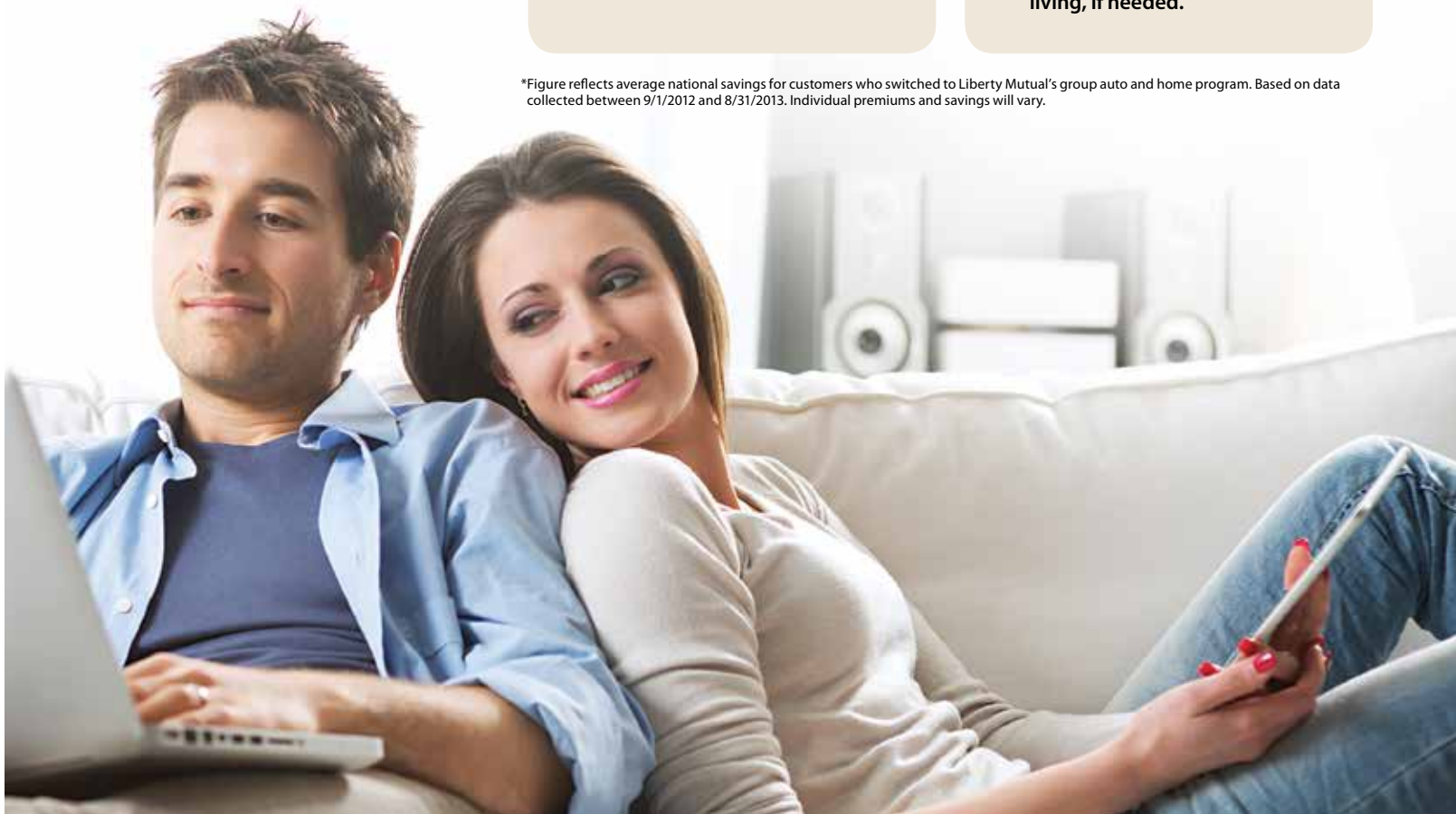
Benefits on car insurance:

- 24-hour claim service – even on holidays.
- Fast appraisals – typically within 24 hours.
- Guaranteed auto repairs – for as long as you own the vehicle.

Benefits on home insurance:

- Guaranteed home repairs.
- Fast Service – many claims are settled on the spot.
- Hassle-free replacement of personal items.
- Assistance finding temporary living, if needed.

*Figure reflects average national savings for customers who switched to Liberty Mutual's group auto and home program. Based on data collected between 9/1/2012 and 8/31/2013. Individual premiums and savings will vary.



Patrick McNeill Scholarship WINNERS ANNOUNCED

Don Maresca, director and chairman of the scholarship committee, presented the annual Patrick McNeill Memorial Scholarship to four outstanding college-bound high school seniors during a reception at the Oceanside branch office on June 22, 2015. Each of the four winning students received \$1,500 to be paid directly to the college he/she will be entering in the Fall of 2015, all of the other applicants received \$100 as recognition for their hard work. The winning students were:



William Fox

Regis High School, attending Georgetown University in the Fall.

Kimberly McCann

East Rockaway High School, attending East Stroudsburg University in the Fall.

Stevie Schuessler

Eastport South Manor High School, attending Binghamton/Northeastern in the Fall.

Kathryn Stallone

St. Anthony's High School, attending Springfield College in the Fall.

To be eligible, each applicant had to be a member in good standing with Oceanside Christopher. In addition, they had to complete an application form and essay. Judging was based on objective and subjective criteria by a scholarship committee made up of executives and board members of Oceanside Christopher.

"Each year it becomes increasingly more difficult to choose just four students who exemplify the credit union philosophy of 'people helping people.' This year was no different," said Joseph Garay, President and CEO. "Congratulations to all of the applicants we had this year."

Take Your OCFCU
Account with You –

No Matter Where You Are!

**Can't make it to
Oceanside or Seaford?**

**You can do your OCFCU
banking at almost any other
credit union on Long Island!**



Did you know that as a member of a credit union – you can use almost any other credit union branch to do your banking?

That's right! It's called shared banking and credit unions from all over Long Island – and even across the country – share their facilities to give credit union members thousands of convenient locations to perform basic banking transactions.

Anywhere you see the CU Service Center logo you can conduct a range of transactions, such as:

- ➔ Make deposits, withdrawals and transfers.
- ➔ Obtain account histories.
- ➔ Cash checks.
- ➔ Make loan payments.



Find a Shared branch near you by visiting the Co-Op website at www.co-opcreditunions.org/locator or download the FREE app to your smartphone by searching "CO-OP Shared Branch" in your app store.

Oceanside Christopher offers the low mortgage rates you want – and the personal service you deserve!

Buying or refinancing?

Let Oceanside Christopher help you decide which product is best for you.

- Quick & easy online application process.
- Conventional & FHA options.
- Fixed/Variable products.
- Low rates.

Apply today. Stop by a branch, visit TheCatholicCreditUnion.org or call **516.620.8100, option 3.**



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THE CATHOLIC CREDIT UNION

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TheCatholicCreditUnion.org

BANK FROM HOME

With Oceanside Christopher Online Banking!

The closest Oceanside Christopher branch to you is in your own home! Oceanside offers the convenience of Online Banking as a way for you to manage your finances from the comfort of your couch.

With Online Banking you can:

- View account balances and history.
- Transfer funds between Oceanside Christopher accounts (you must also have a checking account).
- Sign up for eStatement and receive monthly statements for FREE.
- View images of cancelled checks.
- Sign up for online Bill Payer.

It's easy to sign up for FREE eStatements.

- 1 Go to 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.

Sign up for Online Banking today. Have a question or a concern? Call the Oceanside Christopher Electronic Services department at 516.620.8100, ext. 1022.

