



New Name. New Newsletter. New Enhancements. Same Commitment to our Members.

Rebranding Oceanside Christopher Federal Credit Union is important to the evolution and growth of the credit union.

If you aren't a member already, become one today and enjoy the benefits of credit union membership:

- **Lower loan rates**
- **Higher deposit rates**
- **Fewer fees than you'd find at a big bank**

Once you are a member, you will have access to all other products and services we provide, including Loans, Checking accounts, IRAs, Certificate Accounts and Electronic Services.

As a member, your family will also be eligible for membership and will enjoy the same benefits!

For more information, call us at 516-620-8100, visit our website — www.OceanFinancial.org — or stop by one of our branches.

Become a member today and see the difference our values can make to your banking... and your life.



**Ocean Financial
Federal Credit Union**

Catholic Values You Can Bank On.

Oceanside Branch
45 Atlantic Avenue
Oceanside, NY 11572

Seaford Branch
4050 Merrick Road
Seaford, NY 11783

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I find it appropriate to announce in the inaugural issue of our newsletter "The Guardian" that as of January 18th the new name of our credit union is Ocean Financial Federal Credit Union with the tag line "Catholic Values You Can Bank On."

Although our name has change we are still your Catholic credit union. You still have to be Catholic to become a member. This requirement continues to differentiate us from every other financial institution and we are quite proud of it.

So why the change? We are a financially sound, growing, and profitable organization. It was not an easy decision yet one we felt was necessary to ensure the prosperity of our Credit Union for many years to come. More than a year ago we conducted focus groups to learn more about our member's opinion of our Credit Union and also non- members awareness of us. Most people had no idea who Oceanside Christopher was and others thought you had to live in Oceanside to become a member. It was decided our name and tag line needed to reflect that we are a Catholic financial institution that stands ready to provide service to all Catholics everywhere.

For many of us (including yours truly) sun setting the name Oceanside Christopher after 48 years is hard. I have worked for Oceanside Christopher as a volunteer and Pres/CEO for 31

years. My father founded our Credit Union and like many of you it has been an important part of our lives. We have taken great pride watching our credit union evolve from nine original members to a \$320 million full-service institution with over 14,000 members. As we embark upon our new journey I have confidence we will be equally proud of Ocean Financial.

A new name is not my only announcement; I also want you to know we have upgraded all our electronic services. Online Banking, Bill Payer and Mobile Banking are much more user friendly, I encourage you to see for yourself how convenient they now are. We are also offering free checks now with our already great checking product and will be lowering the rate on everyone's visa card during the first quarter of 2017.

Our website is brand new. Anyone who wants to support a member owned Catholic financial institution as opposed to a big bank should go to www.OceanFinancial.org and become a member, it only takes a few minutes and we make the first deposit for you. Our credit union has over 60 shared banking outlets on Long Island if you prefer walk in transactions.

As you can see we have been working hard on your behalf.

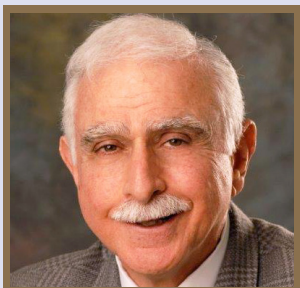
"Catholic Values You Can Bank On" is not just our new tag line. Love and sacrifice are values that guide everyone, every day at our credit union. As a Catholic organization we hold ourselves to a higher standard. We will be "spreading the love" now more than ever, I think you'll feel it.

Sincerely,

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

48th Annual Meeting of Members

All members are invited to hear reports from the President/CEO and Chairman of the Board, take part in a Question & Answer period and join us for a luncheon afterwards. The following Board members are nominated for re-election:



DON MARESCA



PATRICK SMITH

For more information about the annual meeting, visit www.OceanFinancial.org.

Sunday, April 23, 2017

1:30 pm

**Father Joseph O'Connell
Knights of Columbus Hall**

**2985 Kenneth Place
Oceanside, NY 11572**

technology

Upgrades to Provide You with a Better eServices Experience!

In mid-January, we upgraded our Online Banking, Mobile Banking, Bill Pay and Remote Check Deposit to provide a better Electronic Services experience.



What can you expect from the upgrade?

ONLINE BANKING:

- **One sign on for all of your accounts** - Now, see all of your accounts when you sign into Online Banking!
- **Ease of use** - View your accounts as tiles or in a list, drag and drop to transfer funds, view your statements, request statement copies.
- **Bill Pay** - Pay your bills with a click of your mouse.
- **PopMoney** - A new feature to pay individuals, or even request payment from your friends using their cell phone number or email address!

Visit our new website at www.oceanfinancial.org to sign into the new Online Banking today!

MOBILE BANKING:

Our FREE app is available for all Online Banking members for iOS and Android systems.

- **View account balances and activity**
- **Transfer funds between accounts**
- **Pay bills, pay people**
- **Search for ATMs**
- **Deposit checks using your device's camera**

To download the **NEW app**, visit your app store and search for **OCEAN FINANCIAL FEDERAL CREDIT UNION** and look for the shield icon. As a reminder, you do need to be registered for Online Banking before being able to sign into Mobile Banking. Your ID and password are the same as your new Online Banking credentials!

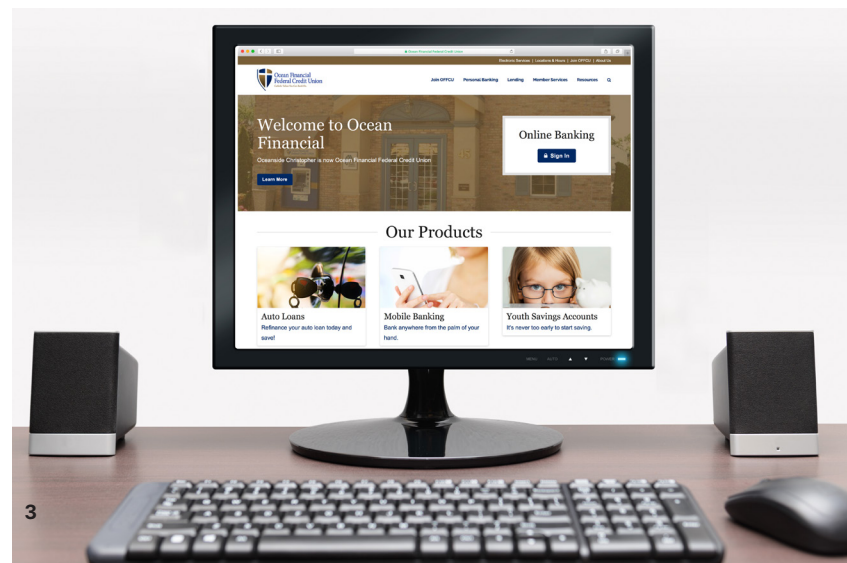
If you have any questions about any of the new Electronic Services, please call us at 516-620-8100 for assistance.

New Name, New Website

We are so excited to invite everyone to check out our new website – www.OceanFinancial.org.

Our new redesign and graphics will make it easier to navigate.

Check back often to see what is new.



loans

The Best Visa® Card Around Just Got Better

Not only does a Visa card from Ocean Financial have:

- Great low introductory rate
- Low regular rates
- No Balance transfer fees
- Rewards points with uChoose Rewards – you can even link or combine points with your Ocean Financial debit card
- Free Customization – Personalize your card with your favorite photo



VISA® WITH REWARDS

INTRODUCTORY RATES AS LOW AS

1.99%
APR*

For first 6 months

Now we have the EMV chip technology for added security.

To learn more about Ocean Financial Visa® products, call 516.620.8100, stop into one of our branches or visit our website at www.OceanFinancial.org.

*APR = Annual Percentage Rate. Data accurate as of 2/1/2017 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 a fixed APR, with a minimum of 8.99% and a maximum of 15.99%, 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.



Unlock The Power Of Your Home

With a partner whose values you can rely on.

An Ocean Financial Home Equity Line of Credit (HELOC) offers you not only

- ✓ Introductory rates as low as 1.99%
- ✓ Revolving Line of Credit
- ✓ No closing costs
- ✓ Normal rates as low as PRIME

But also the knowledge that you are putting your trust in a Catholic organization that will always have your best interests at heart.

So if you need to make some home repairs

OR

Have a few Credit Cards to consolidate

OR

Planning a winter getaway to somewhere warm and sunny

Call today to speak with one of our Real Estate Loan Experts and apply.

HOME EQUITY LINE OF CREDIT

INTRODUCTORY RATES AS LOW AS

1.99%
APR*

Fixed for the first 12-months;
As low as Prime for Life

*APR=Annual Percentage Rate. For one year, Prime for life, thereafter. + Home Equity rates and terms accurate as of 1/31/2017 and are 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. Loan-to-value restrictions apply. Hazard insurance is required on all loans secured by real property; flood insurance may also be required. No closing costs on new HELOCs up to \$250,000. Closing cost paid by Ocean Financial Federal Credit Union must be repaid by the borrower(s) if line is closed within first 36 months. HELOC is a variable rate product with maximum APR of 10.9%. The introductory rate is 1.99% APR for 1 year for loans with a maximum 80% Loan-to-Value (LTV), and members who take an initial draw of \$50,000. Published rates and terms based on primary homes. New HELOCs only. The introductory rate only applies to loans that have not had an introductory rate in the past. Consult your tax advisor regarding deductibility of mortgage interest. **Prime rate as of 1/31/2017+3.75% as published in the Wall Street Journal.

testimonial

Hurricane Sandy Still Affecting our Members



JOSEPH GARAY & GAIL CAMBARERI BY HER RENOVATED HOME

All Long Islanders remember where they were on October 29, 2012 during Hurricane Sandy.

"I was in my unfinished attic with my son and three dogs watching as my home was destroyed," Gail Cambareri recalls.

Gail hired a contractor; a contractor who started the work and left one day never to return, with the job unfinished. Gail was financially drained, having used all her savings and 401k. "I lost my job of seven years because I was taking too much time off for house repairs."

Gail turned to her credit union.

She, along with Joseph Garay, President/CEO of Ocean Financial, met with a new contractor. "It got personal for me," said Garay, "Many of our members are still living with Superstorm Sandy."

"If not for the credit union, I still wouldn't be living in my house. I was living with friends, relatives, in a trailer, in a hotel. I moved six times before I was able to come home," stated Gail. "I am very thankful."

Check out Long Island's Best Free Checking Account!

When we say **FREE** checking, we mean **FREE** checking!

Ocean Financial offers a checking account that provides:

- No minimum balance required*
- No monthly maintenance fee
- No per check fee
- Overdraft Protection Options, including Courtesy Pay **
- FREE VISA Debit Card with UChoose Rewards
- FREE Electronic Services with Online Banking and Bill Pay
- FREE 24/7 telephone banking
- FREE online check copies
- NEW- FREE checks***

Open your checking account today by applying online at www.OceanFinancial.org or stopping into a branch and speaking to a Member Representative today.

*A share account with a \$5 minimum balance is required before a checking account can be opened.

**Fees associated with insufficient funds apply as necessary.

*** Limit one box per order. Free check design is Ocean Financial.

**Not a member yet?
Join today!**



Join online or in person and when you open your account - we'll even deposit the first \$5 for you.

Once a member, you'll have access to Auto Loans, HELOCs, Savings products and Electronic Services!

Find out more - visit www.OceanFinancial.org, call 516.620.8100 or visit a branch today.

*Member conditions apply.



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Seaford, New York 11783

516.620.8100

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

The Ocean Financial Auto Loan!

Turn to Ocean Financial to refinance and save on your auto loan today!

With a vehicle loan from Ocean Financial, 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
- Other rates and terms available

When you finance with Ocean Financial, you have the assurance that you're dealing with people you can trust.



**FEDERALLY
INSURED
BY NCUA**

*APR=Annual Percentage Rate. Rates and terms accurate as of 2/01/2017. 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. Member conditions apply.

NEW/USED AUTO LOANS

AS LOW AS

1.49%
APR*

for terms starting at 60 months

