

Looking for the best auto loan rate around? You found it.



At Ocean Financial, our super-low auto loan rates are only the beginning.

We're the lender you can trust for financing that fits your needs and budget:

- New and used vehicles
- Refinance an existing loan from another financial institution or dealer
- Lease buyouts
- Even low-rate loans for RVs, motorcycles and boats

RATES AS LOW AS

1.74% APR*

FOR TERMS STARTING AT 60 MONTHS

APPLY NOW: Visit OceanFinancial.org, call 516.299.9501 or stop by your local branch.

*APR = Annual Percentage Rate. Rates and terms accurate as of 9/1/2017. 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 \$17.42 per \$1,000 borrowed. Minimum auto loan is \$1,000. Payment is based on new car rate of 1.74%. Rate assumes LTV of 125% or less. Program subject to change without notice. Member conditions apply.



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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Message from the

President



As I write this, hurricanes have devastated parts of Texas, Louisiana, Florida and Puerto Rico while more are on the way. Our prayers go out to everyone affected. Because we are approaching our 5-year anniversary of Superstorm Sandy, Long Islanders know better than most what lies in store for all the victims.

I won't ever forget the aftermath of Superstorm Sandy and, although it was a disaster, how proud I was of the way our community and our credit union showed the love we have for one another. It was extraordinary.

The water dries, the news cycle ends, and the rest of the country moves on. The people in these states are faced with years of bureaucratic red tape, fighting insurance companies and rebuilding, all the while praying another storm does not come.

Life can change in the blink of an eye.

It doesn't have to be a natural disaster. More often it's an untimely death or accident or an economic disaster, like the loss of a job. What can one do? Be as prepared as possible.

Your credit union, Ocean Financial, stands ready to help you through whatever difficulty you are facing. Come to us; let us try to do what we can to help your family.

How do you prepare for a life changing event?

- Make sure you have an up to date will along with a power of attorney and a health proxy.
- Look over all your insurance policies and consider if it's time for some life insurance. The Knights of Columbus is a good resource for life insurance.
- I would also recommend you make sure all your bank accounts are structured properly. Are co-owners and beneficiaries exactly the way you want them?

These tips won't prevent a life changing event but they will help you or your families recover from one.

On behalf of all of you, our member-owners, Ocean Financial has made donations to credit union relief funds in the states affected by the recent hurricanes.

Sincerely,
Joseph Garay, President/CEO
j.garay@oceanfinancial.org
(516) 620-8006

When their long Christmas list has you coming up short...

A Holiday Loan from Ocean Financial will help spread the joy and still cover your expenses. Wrap up your holiday season with a loan that offers you:

- Loan amounts up to \$3,000**
- Online application
- Instant approval

Holiday Loan

RATE AS LOW AS

6.00%
APR*

FOR UP TO 24 MONTHS

*APR=Annual Percentage Rate. APR accurate as of 10/1/2017 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. Holiday Loans cannot be used to pay off other credit union loans. For terms of 24 months, estimated monthly payment of \$44.33 per \$1,000 borrowed. Loan available 10/1/17-12/31/17. Membership conditions may apply.

** Minimum loan amount is \$1,000.

lending

Let us help you make the house you need into the home you **love**.

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

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

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

Making home repairs?
Apply now at OceanFinancial.org!

*APR=Annual Percentage Rate. Intro rate for one year, Prime for life, thereafter. + Home Equity rates and terms accurate as of 9/01/2017 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 between \$50,000 and \$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 9/01/2017+4.25% as published in the Wall Street Journal.

What is Overdraft Protection and Which Option is Right for you?

An overdraft occurs when you don't enough money in your checking account to cover a transaction, including check payments and debit card point-of-sale (POS) purchases. Overdraft protection is a service Ocean Financial provides to cover the insufficient funds and pay the transaction.

Ocean Financial offers four different overdraft protection options:

• Savings

- Your checking account will automatically be linked to your checking account and allows money to be transferred from the savings account to the checking account in the event that the checking account has insufficient funds.
- There is a fee when this option is used to cover a payment.

• Overdraft Line of Credit

- An Overdraft Line of Credit protects your checking accounts from going negative and/or Return of Payments and accruing fees. This is a fixed rate loan, with low monthly payment requirement based only on what you use.
- Minimum loan amount \$500; Maximum loan amount of \$2,500

• Courtesy Pay*

- For members in good standing, Ocean Financial may allow checks, ATM withdrawals and point-of-sale purchases to be paid even when account funds are insufficient
- Payments will cause checking account balance to become negative, which you will need to bring current within 30 days.
- You must opt-in for Courtesy Pay with a Member Contact Representative.
- There is a fee when this option is used to cover a payment.

To learn more about Overdraft Protection and the fees involved with each option, visit OceanFinancial.org. To add Overdraft Protection to your checking account, speak with a Member Contact Representative today by stopping into a branch or calling 516-299-9501.

*Ocean Financial'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 account holder does not have a contractual right to Courtesy Pay and courtesy pay 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. Courtesy Pay overdraft must be brought current within 30 days.

community

Ocean Financial Works with Police to Thwart Skimming Ring

Nassau County police arrested three men in connection with the discovery of a skimming device at our Oceanside branch. Detectives say quick action by Ocean Financial Federal Credit Union helped foil the alleged plan by the suspects to steal private information by placing a skimmer device and a pinhole camera at an outdoor ATM. We are proud to report that no accounts were compromised.



Congratulations to the Ocean Financial staff who celebrated 5-Year Anniversaries at the credit union in 2017.



From left to right: Kathy Cuervo-Powers, Gary Olson, Rudy Zilli & Lisa Mingoia

Food Drive

Ocean Financial will be collecting nonperishable food items for the food pantries in our local branch parishes Monday, October 30 through Friday, November 17. Collectable items include:



Nonperishable food:

- Cereal
- Shelf stable milk
- Tuna
- Water
- Juice
- Canned fruit
- Peanut Butter
- Snacks/Cookies
- Pasta/Rice
- Crackers
- Soups/Stews
- Canned goods



Personal care & household products:

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

eServices

New Visa Credit Card Service Effective October 2017

Starting in October 2017, Visa is providing a new service – Visa Account Updater (VAU) – that will help cardholders who have recurring customer payments automatically paid by their credit card each month (i.e. EZ-Pass, Netflix, gym membership).

With this service you will no longer need to provide updated card information to participating merchants when your card has expired or has been replaced for any reason. Recurring payments are more likely to be successful after these changes as a result.

All cardholders, from all financial institutions, will automatically be part of this service. If you would prefer to opt-out, call 516-299-9501 and speak with a Member Contact Representative.

For more information, visit OceanFinancial.org.



Electronic Services

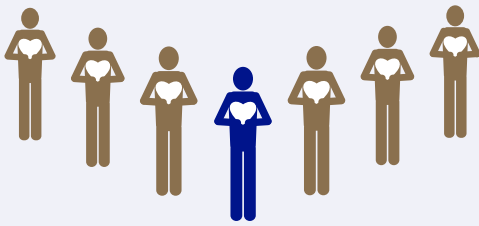
Ocean Financial's Online Banking, Mobile Banking and Bill Pay services give you the freedom to bank on your schedule quickly, easily and securely – anywhere at any time. Go online or use your mobile device to check your current account balances, transfer funds, set up account alerts and pay your bills. It's fast, easy and convenient.

- **Check your balances – our mobile app allows you to check the available balances on your accounts without requiring sign-in.**
- **Pay your bills – schedule one time or recurring payments so you never miss a due date.**
- **Deposit your checks using your mobile device! Simply sign into your mobile device and take a photo of the check.**

Sign up for Electronic Services today at OceanFinancial.org.



Spread the Love



Tell your friends & family about membership.

Do you love your membership at Ocean Financial and all it means? Higher interest rates on savings, lower rate on loans and better service than you get at the "mega-banks?" Share the benefits of membership with your friends and family and help spread the love today!



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Seaford, New York 11783

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

Starting credit union membership is easy:

 516.299.9501

 www.OceanFinancial.org

 visit your local branch



Save with Certificates

For an investment tool that offers you security, safety and a guaranteed higher yield, nothing beats a Share Certificate with Ocean Financial. If you have some extra savings, why not reap the benefits a share certificate has to offer:

- **Guaranteed fixed rates - It's a sure thing! You pick the deposit amount and the term. As long as you do not withdraw the funds, you will be able to calculate the dividend upon maturity.**
- **Short- or long-term investing - Ranging between 6 months to 5 years there is a wide range of investment options.**
- **Low initial opening deposit - Open with as little as \$1,000.**
- **Federally insured - Share certificates are federally insured by the NCUA so you know your funds are safe and sound.**

Open your Certificate today with a Member Contact Rep at one of the Ocean Financial branches.

