

SUMMER 2016

PURSER



OCEANSIDE
CHRISTOPHER
THE CATHOLIC CREDIT UNION

Let's go
CAR-AZY!



The Oceanside Christopher Auto Loan Sale!

NEW/USED AUTO LOANS

RATES AS LOW AS

1.49%
APR*

For terms starting at 60 months

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**

Receive a scratch off for a special prize when you get your loan!

(Continued on Page 5)

*APR=Annual Percentage Rate. Rates and terms accurate as of 7/01/2016. 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.



PAGE 1

Auto Loans
from OCFCU

PAGE 2

Message from
the President

PAGE 3

Scholarships
Awarded

PAGE 4

Board of
Directors

PAGE 5

The Loans
You Need

PAGE 6

Save with an
OCFCU Visa®



Message from the President

*“It’s not the strongest of the species that survive nor the most intelligent but the one most responsive to change.”
~Charles Darwin*

Oceanside Christopher has been gearing up for our rebranding since January of this year – we have been embracing the change and we hope you will too.

But we have been focusing on so much more than just our rebranding effort. We have been reaching out to explore what you need as well as what you want. It’s how we have been your Catholic Credit Union since 1969.

We are planning to update our website to make it more streamlined for easier navigation, with more educational information and a simpler Online Banking login. Our website should not only be one of the first places members go when they are interested in finding out about rates, products or promotions but also the initial stop for potential members when they are looking for a financial institution they can trust.

Our Online and Mobile Banking services are an extension of our branches. You can pay your bills, make transfers, check balances and even deposit checks. We are looking to make upgrades to these services by the end of this year as well.

I was lucky enough to travel to South Bend, IN for the first meeting of the Catholic Credit Unions of America. And I am proud to report that Oceanside Christopher is the fourth largest Catholic credit union in the country out of 100! It was a great opportunity to meet with my peers to see how else we can provide for our members.

If there is a product or a service you are interested in, please reach out and ask us about it. If we don’t currently offer it, it may be something we look to add in the future.

In September of this year Oceanside Christopher will be honored by Catholic Charities of the Diocese of Rockville Centre at their Annual Golf Outing. Catholic Charities is one of the major service providers of Long Island with 68 sites from Elmont to the East End. Partnerships with 110 local parish social ministry programs make their level of outreach possible. Catholic Charities is in ongoing contact with parishes to identify needs and develop new ways of responding across Long Island. I am honored and humbled to be able to accept this recognition on behalf of your credit union.

Thank you for continuing to be a part of our credit union family.

Sincerely,

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



Oceanside Christopher Awards Four High School Seniors

Oceanside Christopher Federal Credit Union is proud to announce the winners of the annual Patrick McNeill Memorial Scholarship. Winners were each presented with a \$1,500 voucher, to be paid directly to their choice of college, at a special reception held in our Oceanside branch on Monday, June 13.

The winners included:

- **Anthony Capellupo, Jr.** (Chaminade High School) is an Oceanside resident planning to attend Fairfield University in the fall.
- **Margaret Crean** (Seaford High School) resides in Seaford and will be attending St. John's University.
- **Alexandra Kosakoff** (South Side High School) is from Rockville Centre and is matriculated to Cornell University.
- **Bridget Leake** (South Side High School) lives in Rockville Centre and will be a member of the Class of 2021 at SUNY Cortland.

Congratulations to all the winners this year!



Pictured from left to right: Anthony Capellupo, Jr., Margaret Crean, Scholarship Chairman Don Maresca, Bridget Leake, Alexandra Kosakoff

OCFCU becomes part of the Catholic Credit Unions of America

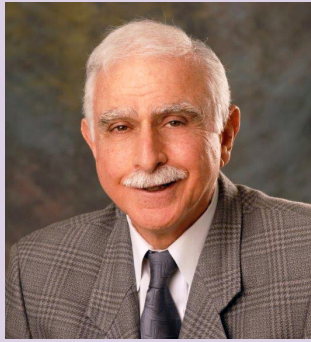
President/CEO Joseph Garay (far right in photo) recently traveled to South Bend, IN to meet with other Catholic credit union CEOs from around the country. The summit was the first for the newly formed Catholic Credit Unions of America (CCUA) and provided discussion, partner and networking opportunities. "We shared a lot of things and gave ideas of what works and what doesn't," said Garay. Chaired by, Tom Gryp, President/CEO of the largest Catholic credit union, Notre Dame FCU, the inaugural meeting was covered by the Credit Union Journal in May.



Your 2016 Volunteer Board of Directors

Congratulations to your newly re-elected Board Members Kevin Timoney and Jay Korth as well as first-time elected Michael Sloan. These Directors were voted in for three-year terms at the 47th Annual Meeting of Members on April 24, 2016.

New officers were elected after the meeting:



Chairman:
Don Maresca



Vice Chairwoman:
Muriel Gennosa



Secretary/Treasurer:
Paul Wigand



Tom O'Brien

After 18 years as a Board member in a variety of positions, including Chairman for four years, Thomas O'Brien has retired from his volunteer role. "The members of Oceanside Christopher were well represented by Tom O'Brien at our monthly board meeting for many years," stated President/CEO Joseph Garay. "He was an outstanding Director and will be missed."



This year, Oceanside Christopher launched a financial literacy program, called "Let's Make Cents!" for Catholic elementary schools on Long Island. Five schools signed up to complete the program in our inaugural year:

- **Our Lady of Peace (Lynbrook)**
- **St. Agnes (Rockville Centre)**
- **St. Rose of Lima (Massapequa)**
- **St. Raymond's (East Rockaway)**
- **Notre Dame School (New Hyde Park)**

The program is an interactive course designed to introduce financial literacy skills early in a child's cognitive development. Students earn a certificate upon completion of the curriculum, a representation of the important financial concepts they have mastered. "Let's Make Cents!" is geared for 4th – 6th graders and covers topics such as Responsible Money Choices, Income & Careers and Credit & Borrowing to name a few.

We hope to expand the program and offer this service to even more students in the next school year.



Joseph Garay, Oceanside Christopher FCU President/CEO, congratulated the 4th grade class at St. Agnes in Rockville Centre for completing the "Let's Make Cents!" financial literacy program.

Oceanside Christopher has the lending you need!



When you have found your dream home or are finally ready to take that vacation you have always imagined, make Oceanside Christopher your first stop!

Oceanside Christopher has the lending products you want for all your lending needs:

- **Home Loans**
 - **First Mortgage**
 - **Home Equity Lines of Credit**
 - **Home Improvement Loans**
- **Personal Loans**
- **Auto Loans**
- **Debt Consolidation Loans**
- **Signature Guarantee Loans**

When the need to borrow arises, always think of your Catholic credit union first.

If you have a question about a specific loan product, speak with a Member Contact Representative by calling 516-620-8100 (Option 2) or visit a branch location.

St. Anthony's Feast



Oceanside Christopher was once again a leading sponsor for the St. Anthony's Parish Feast in Oceanside. The credit union raffled off a bicycle as well as a basket of cheer and was able to catch up with members.

The Oceanside Christopher Auto Loan Sale (Continued from Page 1)

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).

Already at a Dealer? Let them know you are an Oceanside Christopher member and you can get credit union financing on the spot through our GrooveCar partnership.





Did you know...?

You can earn rewards points on your **Oceanside Christopher Visa® Debit** card!

Remember to register your debit card at www.uchooserewards.com and start earning points today.

And don't forget to link your debit and **Oceanside Christopher Visa® credit card** to combine your rewards points and earn even faster!



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

Save with Your OCFCU Visa® Credit Card!

With a Visa® credit card from Oceanside Christopher, you can save right from the start. This card comes with:

- NO balance transfer fees.
- NO annual or application fees.
- Same LOW RATE for purchases and balance transfers.
- FREE UChoose Rewards Program.

Earn rewards you really want.

Redeem the UChoose Rewards points for exciting travel, name-brand merchandise, gift cards – and more. Register for FREE by visiting www.uchooserewards.com.

Bon Voyage

Traveling this summer? Remember to let us know your travel plans, including when and where, before you leave so your credit and debit cards won't be held for suspected fraud for being outside your normal purchasing pattern.

Call 516-620-8010 to speak with a Plastic Card Representative.

