

Your card... on your terms.

Get the **mobile app** that lets you control credit and debit card usage and spending on the go.

CardValet[®]

CardValet helps you manage your finances by controlling how, when and where cards are used through your mobile device.

With **CardValet** you can:

- Turn your card on and off.
- Stick to your personal budget by setting a threshold amount on your card.
- Set up exactly where your cards can, and can't, be used by either a specific location or merchant type (department store, gas station, grocery store, etc.).
- Review balances and transactions. Set up alerts for when your card is used.
- See your aggregate monthly spending total – this will display the cumulative spending amount on your specified card for the current month.



Get Started!

Learn more about CardValet – visit www.OceanFinancial.org, call 516-299-9501 or stop into a branch.

Download the app for your device.



**Ocean Financial
Federal Credit Union**
Catholic Values You Can Bank On[®]

PAGE 1

Introducing CardValet

PAGE 2

President's Message

Ash Wednesday
At OFFCU

PAGE 3

What's On Your
Bucket List?

Ocean Financial Gives
Back To Long Island
Parishes

PAGE 4

Benefits Of An OFFCU
Checking Account &
Visa Debit Card

Ocean Financial—
More Than Savings
And Loans

PAGE 5

Trade In That Shoe
Box For A Secure
Safe Deposit Box

OFFCU Has The Right
Mortgage For You

PAGE 6

Ocean Financial
Financing Right At
The Dealer!

Message from the

President



49th Annual Meeting of Members

Sunday, April 22, 2018

1:30 pm

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

2985 Kenneth Place
Oceanside, NY 11572

It's nice to see you!

I hope you all had a wonderful Easter with your families as we look forward to some warmer weather. I look forward to seeing many of you at our upcoming Annual Meeting on April 22.

Over the years Ocean Financial has done everything we can so you don't have to physically come into our credit union if it isn't convenient for you.

It started years ago with a Telephone Service System that processed transactions, followed by our first ATM giving you 24/7 access to cash.

Then Home Banking arrived on your computer with our electronic Bill Pay platform that alleviated the need for checks.

Along the line, Ocean Financial joined the Shared Branching Network allowing you to conduct basic banking transactions in other more convenient credit union facilities instead of driving to one of our branches.

Mobile Check Deposits came next – just use your phone, take a picture of a check and deposit it anytime from anywhere.

At a car dealership? Get your Ocean Financial auto financing right at the dealer.

Need a loan? Visit our website and apply right online.

Your loan has been approved and you need to sign the documents? You guessed it, we do that electronically too!

I think it's wonderful that we have these services and our members young and old alike are all using them. They are easy and convenient – I use them all myself and I'm here every day!

Our latest service to be rolled out where you don't have to see us is CardValet®. You control your Ocean Financial debit and credit cards through your phone. Turn it off and no transactions will be allowed; give a card to your kids and you can set the spend limits; want to limit spending to gas and grocery for your college student, no problem; want notification in real time for all transactions – good idea, just set an alert. I encourage everyone to sign up for and use CardValet.

And know that when you do come in to our credit union for anything, it's nice to see you.

Sincerely,

Joseph Garay, President/CEO

j.garay@oceanfinancial.org

Ash Wednesday at Ocean Financial

“Remember that you are dust, and unto dust you shall return” – Genesis 3:19

Father Donald Gannon, Pastor from St. Anthony's in Oceanside, came to the Ocean Financial branch in Oceanside on Ash Wednesday to ensure employees received their ashes for the start of Lent.

Fr. Donald Gannon & Ocean Financial employee Jenn Abrams



What's on your bucket list?

An Ocean Financial No Closing Cost Home Equity Line of Credit can help you use the equity in your home so you can enjoy life while still living it.

Whether your dream is to consolidate debt, go back to school, take care of home improvements, or hike the Rockies, an **Ocean Financial No Closing Cost Home Equity Line of Credit (HELOC)** offers you:

- ✓ **Introductory rates as low as 2.24% APR**
- ✓ **10 year draw period with 20 year repayment terms**
- ✓ **No closing costs**
- ✓ **Rate changes only once per year**
- ✓ **Low draw requirement—minimum draw is \$1,000**

Home Equity Line of Credit

RATE AS LOW AS

2.24%
APR*

FIXED FOR THE FIRST 12-MONTHS

PRIME FOR LIFE THEREAFTER, CURRENTLY

4.75%
APR**

Learn more about an Ocean Financial No Closing Cost Home Equity Line of Credit:

☎ 516.299.9501 🌐 www.OceanFinancial.org 🏢 visit your local branch

*APR=Annual Percentage Rate. Rates and terms accurate as of 3/28/2018 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 rates featured are the lowest for the product advertised. Loan-to-value restrictions may 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. Rates advertised are for primary residence. The introductory rate for HELOC is 2.24% APR for 12 months. For Home Equity Lines up to \$250,000 a minimum balance of at least \$25,000 must remain open and be maintained for 36 months after the funding date of the Line of Credit to avoid payment of closing costs. Introductory Rate is not available to members who have an existing Ocean Financial Home Equity Line of Credit. Borrower may obtain credit advances for 10 years. No Closing Costs option is only available for limits between \$50,000 and \$250,000. HELOC is a variable rate product with a maximum rate of 10.99% APR. ** After the introductory period, your APR will vary with the market based on the Prime Rate. Prime rate as of 3/28/2018 = 4.75% APR as published in the Wall Street Journal. The floor APR is 3.00% APR.



St. Rose of Lima

Ocean Financial gives back to Long Island Parishes

Through the Revenue Sharing Program, started in 2012, Ocean Financial gives back a portion of the interchange income derived from credit and debit card usage. The donation amount depends on the number of members from each parish and their plastic card usage.

Donations are made to the participating parishes four times a year. Since the start of the program, more than \$201,000 has been donated back to parishes.

Get the benefits you deserve with an OFFCU checking account and Visa® Debit Card with rewards!



Checking Account

You don't have to pay excessive fees for mediocre checking like you would with another financial institution.

- ✓ Free Visa Debit Card with Rewards
- ✓ Free 24/7 Member Telephone System
- ✓ No monthly service charge
- ✓ No required minimum balance
- ✓ No per-check fees
- ✓ Overdraft protection available
- ✓ Free checks
- ✓ Online Bill Payer



Visa® Debit Card with Rewards

With your VISA Debit Card, you can access your Checking Account through ATMs and also pay for purchases wherever the VISA symbol is found.

- ✓ **Swipe and go** – purchases are withdrawn from your checking account, eliminating the need to write a check or wait for ID approval
- ✓ Access your account through ATMs so you can check balances, make deposits and withdraw cash
- ✓ Earn rewards with every signature purchase. Register your card for free at www.uchooserewards.com
- ✓ Checking Account is required
- ✓ Download **CardValet**, a mobile app that lets you control debit card usage & spending on the go

Some fees may be applicable. Please see our Fee Schedule at OceanFinancial.org.

To learn more about a Free Checking Account at Ocean Financial, visit www.OceanFinancial.org, call 516.299.9501, or stop into a branch.

Your Catholic Credit Union— More Than Savings And Loans

Your credit union membership is more than just deposits and loans. Ocean Financial offers a variety of additional in-branch service such as:



COIN
MACHINE



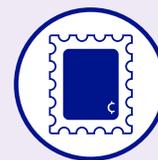
NOTARY
SERVICE



SIGNATURE
GUARANTEE



VISA®
GIFT CARDS



BOOK OF
STAMPS

Trade In That Shoe Box For A Secure Safe Deposit Box

Your bedroom closet is no place to keep important documents and other valuables. A safe deposit box at Ocean Financial in Seaford is! With a choice of sizes and extended branch hours – including Friday night and Saturday morning – it's easy to protect what's important to you.

Rent a box at our Seaford branch by May 31, 2018 for one year and get the first month FREE!

To learn more about a Safe Deposit Box from Ocean Financial, visit www.OceanFinancial.org, call 516.299.9501, or stop into the Seaford branch.



When you find the perfect home, Ocean Financial has the mortgage that is best for you... and your budget.

Ocean Financial's expert lending team will help you find the mortgage loan that is right for you, so you can unlock the home of your dreams.

- Fixed and Adjustable rate, FHA and VA mortgages available*
- Flexible terms up to 30 years
- Available for 1-to-4 family homes, owner-occupied homes, second (vacation) homes, condos and Investment properties
- Personalized attention
- Closing scheduled in a location convenient to you

Learn more about an Ocean Financial Mortgage Loan:

☎ 516.299.9501 💻 www.OceanFinancial.org 🏠 visit your local branch

*Real estate loan rates are subject to change daily. All lending offers are subject to credit history review and approval. Applicants may be offered credit at a higher rate and/or term. Member conditions apply. Share savings account with minimum balance of \$5 required.

Not a member yet? Join today*!

Ocean Financial is a unique Catholic financial institution. Our members, who all share the common bond that is our Catholic faith, own the credit union. When we succeed everyone profits in the form of higher savings rates, lower loan rates and better service.

As a Catholic, if you are not already a member, consider joining and supporting a local Catholic institution we own instead of a "mega-bank" where select stockholders benefit from your support.

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

Find out more - call 516.299.9501, visit www.OceanFinancial.org or visit a branch today.

*Member conditions apply.



Ocean Financial
Federal Credit Union
Catholic Values You Can Bank On®

45 Atlantic Avenue
Oceanside, New York 11572

4050 Merrick Road
Seaford, New York 11783

516.620.8100

FIRST CLASS
U.S. POSTAGE
PAID
HUNTINGTON, NY
PERMIT NO. 14



Learn more about an Ocean Financial Auto Loan:

☎ 516.299.9501 🌐 www.OceanFinancial.org 🏠 visit your local branch

*APR = Annual Percentage Rate. Rates and terms accurate as of 4/1/2018. 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 \$17.64 per \$1,000 borrowed. Minimum auto loan is \$1,000. Payment is based on new car rate of 2.24%. Rate assumes LTV of 125% or less. Program subject to change without notice. Member conditions apply.

Get approved for an auto loan, even when you are already at the dealer!

Don't let your dream car slip through your fingers – because of our partnership with GrooveCar, an auto buying service, we are able to provide our members with on-the-spot financing right at the dealer.

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

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

NEW / USED AUTO RATES AS LOW AS

2.24% APR*

FOR TERMS STARTING AT 60 MONTHS

