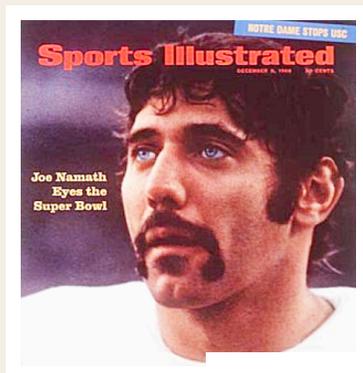


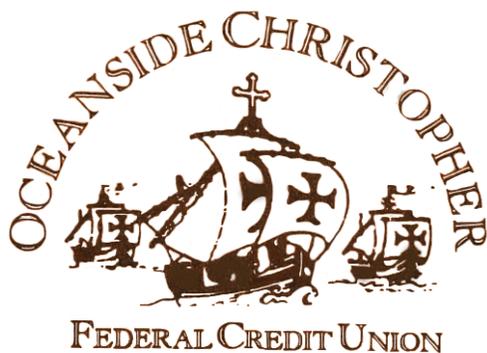
Ocean Financial **50** YEARS

50 years of celebrating Catholics helping Catholics



Super Bowl III: NY Jets beat Baltimore Colts, 16-7 in Miami Super Bowl MVP: Joe Namath, NY Jets, QB

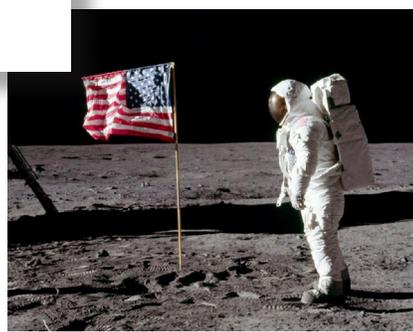
100-1 shot NY Mets beat Orioles 5-3 & win 66th World Series in 5



Oceanside Christopher Federal Credit Union opens its doors to the Father Joseph O'Connell Knights of Columbus council for the first time



Woodstock Music & Art Fair opens in New York State on Max Yasgur's Dairy Farm



Neil Armstrong becomes the first person to step on the Moon

1969

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OFFCU'S 50th Anniversary

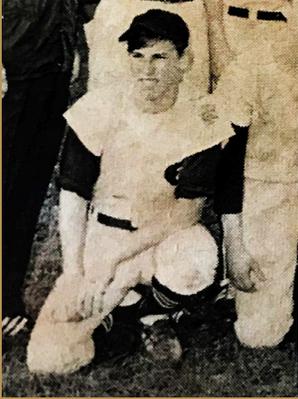
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Joseph Garay, 1969
President/CEO

1969 was a historic and exciting year, especially in New York. We landed on the moon, New York won championships in baseball, basketball and football, we had a little music festival known as Woodstock and Oceanside Christopher Federal Credit Union (now Ocean Financial) was founded.

I was 15 years old and much too busy to pay attention to what my father was up to, yet I vaguely remember he wanted to start a credit union. His mantra was "Where does a guy go to borrow \$50?" Fifty dollars was enough money back then to make a difference in people's lives. So, my dad with Frank Ford, Robert C. Mangan, Thomas J. Waters, Joseph Delaney, James J. Prendergast and Patrick G. McNeill, applied for and received a charter to open Oceanside Christopher Federal Credit Union so that any member from the Father Joseph O'Connell Knights of Columbus council in Oceanside was eligible to join.

In February, 1969 Oceanside Christopher opened its door for the first time, it was a humble beginning. Volunteers used slide rules to compute dividends and interest payments. Although fraternal organizations had a reputation for not being able to sustain a credit union, we were an exception.

Our volunteers were deeply involved in the Knights of Columbus and the community. There was no office; the council hall, kitchen or cloak room sufficed and yet the credit union grew. Small loans with limited underwriting were granted at 12.5% and dividends were paid at 6%. These rates were regulatorily mandated for all credit unions at that time.

Needless to say, our credit union has grown and evolved over the years and today we are a \$310 million full-service credit union that any Catholic can join.

We are proud that we continue to exclusively serve the Catholic community, which I know was the original intent of our founders.

In 1969, there were a number of private and community banks in Oceanside. Today, they are all long gone. Who would have thought that the seven Knights of Columbus guys chipping in a few dollars to start a credit union would be the ones to grow and prosper 50 years later.

It's a wonderful story of Catholics helping Catholics.

Sincerely,

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



**Celebrating Catholics
Helping Catholics**

50th Annual Meeting of Members

Sunday, April 28, 2019

1:00 pm

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

2985 Kenneth Place • Oceanside, NY 11572

Is one of your New Year's resolutions to buy your first home? A mortgage from Ocean Financial can help you become a homeowner in 2019!



Pictured here: Christine Ahern, receiving a Mortgage from OFFCU & Lending Manager Marie Rullo

What are your real estate resolutions this year? Are you looking to be a first-time home buyer? Or will refinancing your current mortgage help you meet your goal to save some money? Perhaps you have finally resolved to invest in another home that will better suit your needs.

Whatever your resolutions, Ocean Financial – your Catholic credit union – has a mortgage that is right for you.

Stick to your 2019 resolutions – come to somebody you can trust and get your mortgage today.

Learn more about a Mortgage from Ocean Financial:

☎ 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.

Ocean Financial Checking

Totally FREE Signature Checking from Ocean Financial is the perfect solution for simple, worry-free checking and quick access to your money!

- Free VISA Debit Card with uChoose Rewards – combine with an Ocean Financial Visa credit card to earn rewards even faster!
- Overdraft Protection Options, including Courtesy Pay.**
- Free checks.
- Free Online Banking and Bill Pay.
- Free 24/7 Telephone Banking.

Learn more about a Checking Account from Ocean Financial:

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*A share account with a \$5 minimum balance is required before a checking account can be opened. **Fees associated with insufficient funds will apply as necessary.



Spotlight on: Carmella Pacifico

Ocean Financial bids farewell to Carmella Pacifico, who has retired after 19 years with the credit union. Carmella was a fixture in the teller area where she had great relationships with our members who are very fond of her.

"I looked forward to seeing Carmella every day," said President / CEO Joseph Garay. "She was a big part of the growth and success of our credit union. She will be missed."

A Youth Savings Account makes cents!

It's never too early to encourage your children to start saving with a FREE Youth Savings Account at Ocean Financial – your Catholic credit union. They'll be able to watch their balances grow as they grow.

With a Youth Savings Account, we can help you do just that:

- Exclusively available to members under the age of 21 years old.
- \$5 minimum balance required - the first deposit is on us!
- Serves as your primary account.

Youth Savings Account

4.00% APY*

On first \$1,000
Available to anyone under 21.

Learn more about a Youth Savings Account from Ocean Financial:

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



*APY = Annual Percentage Yield. APY accurate as of 1/01/2019 and is subject to change without notice. Additional verification may be requested for account opening. Terms subject to change. 4.00% APY is earned on balances up to \$1,000, balances higher than \$1,000 earn Regular Share Account APY. \$5 minimum balance to open. Fees or other conditions could reduce earnings. Consumer accounts only. Certain restrictions may apply. At the age of 21, Youth Savings Accounts are automatically converted to Regular Share Account. Membership conditions may apply.

Ocean Financial's Food Drive Provides for Local Parishes

Thanks to the generous donations from our members and staff for our Annual Food Drive, we were able to provide to the St. Anthony's food pantry in Oceanside and Our Lady of Perpetual Help's food pantry in Lindenhurst.



Pictured (l-r): Diane Ronessi, Grace Tapinis and Nancy Pellegrino, volunteers from the St. Vincent de Paul Chapter that runs the Our Lady of Perpetual Help food pantry, join Rudy Zilli, Seaford Branch Manager, to catalog the food donations.

First Angel Tree a Success

Ocean Financial took part in the Angel Tree Program from Salvation Army this year. With the generous help from our members and staff we were able to make the Christmas wishes of 30 children in need a reality.



President / CEO Joseph Garay with Angel Tree donations.

Weighed down by high interest credit card rates?

Transferring your balance to a Visa® credit card from Ocean Financial – your Catholic credit union – can lighten the load. When you use your Ocean Financial Visa credit card for a balance transfer:

- No Balance Transfer Fee.
- Save money on interest when you transfer higher-rate balances.
- Consolidate debt into one payment with one statement.
- Enjoy fast and simple access to your available credit.

Low Rate Balance Transfer

RATE AS LOW AS

2.99%

APR*

FOR 3 MONTHS

Learn more about Balance Transfers from Ocean Financial:

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*APR = Annual Percentage Rate. Data accurate as of 1/01/2019 and is subject to change without notice. 2.99% Balance Transfer APR for qualified applicants only. Some applicants may be offered credit at a higher APR and different terms. Rate applies only to balance transfers made between 1/1/19 and 3/31/19. After March 31, 2019, Balance Transfer APR adjusts to Non-Variable APR, with a minimum of 9.49% and a maximum of 16.49%, based on your creditworthiness. Balance Transfer rate available only for Visa credit cards activated prior to October 1, 2018.



CardValet® puts credit & debit card alerts at your fingertips.

The CardValet® app gives you peace of mind, knowing you can control the cards in your wallet with the phone in your pocket – at all times.

- Get real-time notifications when your card is used.
- Restrict transactions to a certain area using your phone's GPS.
- Set security preferences to match your spending habits for every card.
- Set spending limits for every transaction.
- Enable or disable your cards to be used within certain merchant categories, like gas & groceries or hotel & travel.
- Lock and unlock your cards with a few taps on your smartphone.

Learn more about CardValet:

☎ 516.299.9501

🌐 www.OceanFinancial.org

🏠 visit your local branch

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 today:

- 1 Online at www.OceanFinancial.org
- 2 At a branch with a Member Representative
- 3 On the phone at 516-299-9501

When you open your account we'll deposit the first \$5 for you!

*Member conditions apply.



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- **Refinancing an existing loan from another financial institution or dealer.**
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Get approved for an auto loan, even when you are already at the dealer. 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.

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*APR = Annual Percentage Rate. Rates and terms accurate as of 1/1/2019. 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 \$17.85 per \$1,000 borrowed. Minimum auto loan is \$1,000. Payment is based on new car rate of 2.74%. Rate assumes LTV of 125% or less. Program subject to change without notice. Member conditions apply.