

For whatever sized car, for whatever sized budget, Ocean Financial has an auto loan that's a perfect fit.



Ocean Financial puts you at the heart of everything we do. That's why whether you are in the market for a new car or new home or you need to pay down some of your debt, we will work with you to find the right loan to fit your needs. We are your loan headquarters for New/Used Auto Loans, Personal Loans, Catholic School Tuition Loans, Mortgages, Home Equity Lines of Credit, and more!

Ocean Financial is the lender you can trust for auto financing that fits your needs **and** your 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.**

NEW AUTO RATES

AS LOW AS

2.99%

APR*

FOR TERMS OF 60 MONTHS OR LESS

APPLY NOW!



Already at the dealer?

Ask if they participate with GrooveCar. If they do, you can get on-the-spot Ocean Financial financing!



*APR = Annual Percentage Rate. Rates and terms accurate as of 10/1/2019. 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 \$17.97 per \$1,000 borrowed. Minimum auto loan is \$1,000. Payment is based on new car rate of 2.99%. Rate assumes LTV of 125% or less. Program subject to change without notice. Member conditions apply.

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Message from the **PRESIDENT**

Joseph Tedesco

Our members' financial well-being is at the heart of all we do at Ocean Financial Federal Credit Union.

Inspired by our Catholic values, Ocean Financial strives to be a trusted partner for our members and our community.

This is Ocean Financial's **NEW** mission statement. I think it is something that better describes who we are and not just what we offer. Ocean Financial is more than a checking account or an auto loan – we are a partner you can turn to for whatever your need may be.

It is also one of the reasons I made the decision in July, in partnership with our Board of Directors, not to proceed with the construction of our planned headquarters building, which was to be built at 444 Atlantic Avenue in Oceanside.

The decision simply came down to what value this location would offer to our current, and future, membership base. In my role as President/CEO, it is my mandate to ensure our resources are being deployed in a way which always maximizes the financial impact we can have for our members. While this location would have allowed us to meet the growing space and technology needs of the staff of Ocean Financial, both the Board and I felt those needs can be met in a way which will allow us to more effectively use our resources to continue to enhance our members' experience and the value we strive to deliver. As a financially strong and growing organization we are fortunate to have the resources to deliver on that mission.

To ensure you continue to success and prosper, we have created four pillars that we will always deliver on:

- 1 **Safety & Security** - We offer our members peace of mind.
- 2 **Advice** - We will focus on educating our members and offer solutions based on their unique financial goals and needs.
- 3 **Value** - Our products and services offer the highest worth possible for our members, we do so by ensuring we keep the benefits they offer to our members as our focal point at all times.
- 4 **Ease & Simplicity** - Our members' interactions with us are as smooth and uncomplicated as possible. We offer them choices.

We are accountable to you, our member-owners, every day. My door is always open and I welcome the opportunity to meet with you. Thank you for continuing to be a part of Ocean Financial.

Sincerely,

Joseph Tedesco

President/CEO

askJoe@oceanfinancial.org



Pat Smith!

After more than 31 years with Ocean Financial, both as a staff member in the Lending Department and a variety of positions on the Board of Directors, including Chairman for three years, Patrick Smith has retired from his volunteer role. "The members of Ocean Financial were lucky to have Pat Smith representing their well-being for so many years. He was an extraordinary volunteer and will be missed going forward," said President/CEO Joseph Tedesco. "We wish him nothing but the best in all his new endeavors."



Lisa McGuinness!

Lisa McGuinness began as a volunteer on the Supervisory Committee in 2016, where she is currently serving as the Chairwoman. She was appointed to the Board of Directors to serve the remaining term of Patrick Smith after his retirement. Lisa has spent her career working in Cyber Security, Audit and Compliance with companies across the United States. She is a member and Past President of the Ladies Auxiliary of the Father Joseph O'Connell Knights of Columbus Council #3481. She is a long-time resident of Oceanside, where she raised her family with her husband and is a member of St. Anthony's parish, where she volunteers for several committees.

Welcome to our Field of Membership!

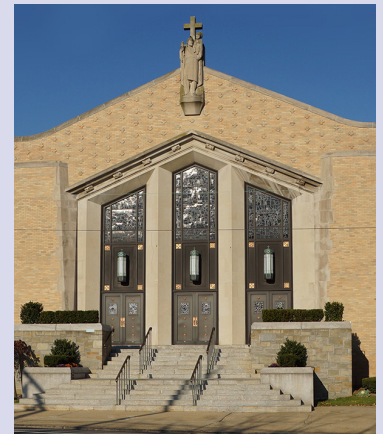
Ocean Financial welcomes the employees of **St. Christopher's Parish Office and School** to our field of membership. Ocean Financial has partnered with St. Christopher, located in Baldwin, for more than five years through our Revenue Sharing Program.

Also new to our field of membership are the employees of **Maria Regina Parish Office and School**. Like St. Christopher, Maria Regina has been a part of our Revenue Sharing program for more than five years, but our partnership with this parish extends back to 2012.

By being part of our field of membership, the staff and employees of both of these parishes are eligible to open accounts with Ocean Financial and start their journey to financial well-being. Thank you for joining us – we are so happy you are here!



Maria Regina



St. Christopher

Do we have your updated contact information?



Have you recently changed your mailing address? Did your email or phone number change in the last few months? Ocean Financial uses this information to provide credit union information, confirm transactions or to reach out to you if there are any questions.

If you use Online or Mobile Banking, you can update your contact information from the Settings Menu after you log in. This update will be made in real-time and no other follow up is necessary.

If you do not currently use Online or Mobile Banking, speak with a Member Contact Rep in one of our branches or call (516) 620-8100 to ensure the information is correct.

Worry-FREE
Hassle-FREE
Fee-FREE



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.

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

Monday, October 28 - Friday, November 15

Ocean Financial will be collecting nonperishable food items (no jars please), household products & personal care products for the food pantries in our local parishes.

Help serve your community:

- 1 Take a bag from one of our branches
- 2 Fill it with nonperishable food donations – please no glass jars
- 3 Return it to an Ocean Financial branch by Friday, November 15

Together we CAN make a difference.



Apply for the Patrick McNeill Memorial Scholarship



Named in honor of one of Ocean Financial's original directors - a man who dedicated his life to serving others - The Patrick McNeill Memorial Scholarship is awarded to college-bound high school seniors. Applications will be available starting Friday, November 1, 2019.

Your application must be received by January 31, 2020.

Winners will be notified at the end of March and will be awarded at the Annual Meeting on April 26, 2020.

For more information, contact the Scholarship Administrator at 516.620.8013, or visit our website to download the application at **www.OceanFinancial.org**

*Applicant must be a member of Ocean Financial and an officially matriculated first-time student in Fall 2020 at an accredited two- or four-year college and agree to use all scholarship funds for tuition only.

Sneak Peek at Upcoming Events this Christmas Season



Angel Tree is Back starting this November in the branches!



Santa's Visit to the branches:
Seaford: Dec. 7, 9am-12pm
Oceanside: Dec. 14, 9am-12pm



Win the World's Largest Stocking, Nov 25- Dec 14!

Register your Ocean Financial Visa® credit and debit cards for uChoose Rewards® and start using your points today!

What is uChoose Rewards®?

It's a rewards program that earns you points every time you use your Ocean Financial Visa credit and debit cards, wherever you shop, both in-store and online. Earn one (1) uChoose Rewards Point for every \$1 you spend using your credit card and every \$4 using the signature option on your debit. You can redeem your points for any reward of your choice from a vast online catalog with millions of options. Merchandise, travel experiences, activities, event tickets, merchant gift cards or e-Certificates, MP3 and game downloads and more! You can check your point accumulation anytime by signing into your uChoose account.

How do you get started earning points?

You will start earning points as soon as you use your card. To use those points, you **must** register your card(s) by visiting www.uchooserewards.com. Replacement cards with a new number must be re-registered. Combine your points from your credit and debit cards to save even faster.

Make redeeming points easier with the uChoose Rewards® mobile app. Download the uChoose Rewards® app for your iPhone®, iPad®, iTouch® or Android™ device from your app store. With mobile access on-the-go you can scan a UPC code to see if a product is in the redemption catalogue, redeem points and check your point balance.

Have questions?

Ocean Financial members can call **1-855-634-1603**, a dedicated toll-free number, to speak with a uChoose Rewards Call Center staff, with questions or for assistance with uChoose Rewards.



Visa® Credit & Debit Card Fraud Alert Text Notifications



Starting in November 2019, Ocean Financial Visa credit & debit cardholders will be able to get fraud alert text notifications from the credit union.

- **No cardholder enrollment required.**
- **Possible fraud can be confirmed quicker because card transactions are constantly monitored for suspicious activity.**
- **Real-time response reduces payment disruption and minimizes fraud exposure.**
- **FREE to all cardholders – you won't be charged a per message fee!**
- **Opt-out option is always available**

With text fraud alerts, if our system detects suspicious activity on your card, you'll receive a text message with details about the suspected transaction. If you indicate the transaction is fraud, you'll receive another message with a number to call for follow-up. If not, you're all set! Just respond **YES** to confirm the purchase is legitimate and you can continue on with your day.

It's that simple!

Cash



We're sure you've heard this before, but if you are trying to save money, the first thing you need to do is Pay Yourself First.

To pay yourself first means that you are automatically setting aside money from each paycheck, as soon as you receive it instead of waiting to see what may be left after paying all of your monthly bills. Consider paying yourself as an expense that has to be taken care of with as high a priority as your other bills and expenses.

Use Direct Deposit to automatically save a portion of your regular income to set aside as little as \$10 - \$20. If you receive that payment every other week, then after one year, you'll have saved more than \$250 - \$500!

CONCERN



Ocean Financial 50 YEARS

50 years of celebrating Catholics helping Catholics

45 Atlantic Avenue
Oceanside, New York 11572

4050 Merrick Road
Seaford, New York 11783

516.620.8100

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Learn more about the products and services in this issue: ☎ 516.299.9501

💻 www.OceanFinancial.org

🏢 visit your local branch

Don't get tied down with Christmas debt... A Christmas Loan from Ocean Financial can help!

Cover all the expected, and unexpected, Christmas expenses this season. With a lower rate than most credit cards, financing the magic of Christmas will be predictable and manageable.

Enjoy the magic of Christmas with peace of mind with:

- Loan amounts up to \$3,000**
- Online Application
- Instant Approval

Christmas Loan

RATE AS LOW AS

6.25% APR*

FOR UP TO 24 MONTHS

*APR=Annual Percentage Rate. APR accurate as of 10/1/2019 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. Christmas Loans cannot be used to pay off other credit union loans. For terms of 24 months, estimated monthly payment of \$44.44 per \$1,000 borrowed. Minimum Loan payment per month is \$100. Loan available 10/1/19-1/31/20. Membership conditions may apply. ** Minimum loan amount is \$1,000.



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