

Wherever you may wander, we can help you get there.



Buying your new car is easy with super-low auto loan rates from Ocean Financial. We're the lender you can trust for financing that fits your budget:

A New Auto Loan from Ocean Financial is the key to getting you in the driver's seat!

- New Auto Loan Purchases – 2023-2024 Model Years only.
- Pre-approval available! Know before you go – find out what you're approved for before heading to the dealer.

Apply online or in a branch to start saving today!

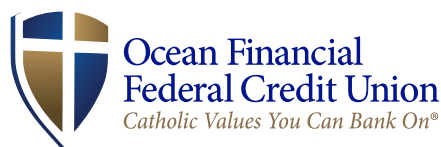
NEW AUTO LOAN PURCHASES

RATE AS LOW AS

4.99% APR*

FOR TERMS OF 66 MONTHS OR LESS

*Rates and terms accurate as of 06/05/2023. Rates and terms subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at different rates and other terms. For new car terms of 66 months estimated monthly payment of 17.36 per \$1,000 borrowed. Minimum auto loan is \$1,000. Payment is based on the new car rate of 4.99%. Rate assumes LTV of 125% or less. Program subject to change without notice. Member conditions apply.



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Our members' financial well-being is at the heart of all we do.

I say this in my newsletter messages, I say this to our staff, and I say it to parishes and Select Employee Groups we work with. I say it that often because it is a reminder that we make daily decisions based on this statement. We do what is best for you every day and everything we do leads to your financial well-being.

Catholic Faith Network Money Matters

I have been honored and privileged to do a monthly segment with Monsignor Vlaun on CFN Live, the Catholic Faith Network daily morning news program. Over the past few months, we have addressed safety and security, home ownership, paying off debt, and credit education, specifically knowing about your credit score. We do this to help educate not only our members, but potential members, and to continue to convey that we are a trusted resource for you. You can learn more about many of these topics on the Financial Education page on our website, which includes different modules and articles to help you better understand different aspects of finance.

I end every segment on CFN Live, no matter what the topic, with a sincere invitation to sit with one of our knowledgeable Member Service Reps so they can understand the unique financial needs and goals of each person. I urge you to take that important step today, too.

Your Experience Matters

Your financial well-being isn't just about knowing the path you need to take to reach your financial goals, sometimes it's also about how you get there; we want to make sure your journey includes the best service and the best experience we can give you.

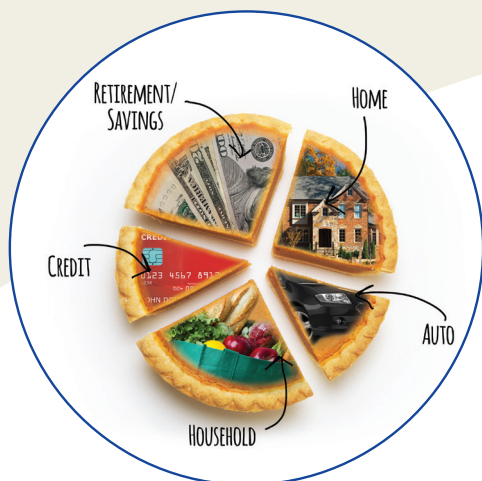
To do that, we have put a committee in place to help address concerns you may feel on your visit to a branch or on your call to our Call Center. Please also know it may also include member surveys from time to time - we need your help to fix any friction points in your journey with us.

Thank you for your continued loyalty.



Joseph A Tedesco

Joseph Tedesco
President/CEO
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516.620.8100



ALL

 your finances.
in one place.

One secure dashboard to see every slice of your financial life, a new all-in-one financial monitoring tool, AllData, every time you log in to Ocean Financial's Online Banking.

- View all of your accounts, even external
- Customize your goals and budgets
- Create personal alerts
- Use simple charts and graphs
- Watch as you achieve your financial dreams

EASY AS PIE

Home Equity Line of Credit



One of the biggest advantages of a Home Equity Line of Credit is that it can give you the financial flexibility you need.

With a Home Equity Line of Credit, you can access the cash value of your home to reach some of your financial goals.

Reasons to Get a Home Equity Line of Credit:

- Debt Consolidation
- Home Renovation
- Travel, Take a Vacation
- Life Events such as College or Wedding Expenses

Did you know?

- Ocean Financial offers an extended intro period – 15 months.
- By getting a Home Equity Line of Credit you can possibly have lower interest rates than that of unsecured loans.
- Low fixed monthly payments allow you to plan accordingly during the introductory period.
- If you have a Home Equity Line of Credit elsewhere, you can refinance at Ocean Financial and take advantage of the low rate 15-month intro period.
- Consult your financial advisor for possible tax benefits.

You purchased the home of your dreams; a Home Equity Line of Credit can help you benefit from the equity you've earned.

Home Equity Line of Credit

RATE AS LOW AS

5.99%
APR*

FIXED FOR 15 MONTHS

PRIME FOR LIFE THEREAFTER

8.25%
APR**

*APR=Annual Percentage Rate. Rates and terms accurate as of 06/05/2023 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. 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 are currently paying Introductory Rate on an existing Ocean Financial Home Equity Line of Credit or if Ocean Financial paid the closing costs for a HELOC taken within the past three years. Borrower may obtain credit advances for 10 years. HELOC is a variable rate product with a maximum rate of 18.00% APR. After the introductory period, your APR will vary with the market based on the Prime Rate. Prime rate as of 05/4/23 = 8.25% APR as published in the Wall Street Journal. The floor APR is 3.00% plus your margin. 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.

We'll Give You \$500*!

You can earn up to \$500* a year referring your friends and family to Ocean Financial!

Tell your friends and family about Ocean Financial and we'll reward you with \$50 when they open their first account with us*. The more you refer, the more you earn, up to \$500**!

New accounts can be opened in a branch or online – just let your friends and family know to provide your name when opening their account with a Member Service Rep or when they choose Friends/Family online.

*Membership eligibility is required. Limit one incentive offer per member/account and cannot be combined with any other offer. Offers are not valid for new youth accounts. Rewards are considered interest and may be reported on IRS Form 1099-INT (or Form 1042-S, if applicable). **Current Ocean Financial members 18 years and older are eligible to refer a new member. \$50 will be deposited directly into the referring member's share account within 7-10 business days of new account opening. Limit 10 referrals per calendar year, not exceeding \$500.





Ocean Financial is proud to recognize the Hispanic Brotherhood, assisting the fast-growing population of immigrants from different Spanish language cultures.



Hispanic Brotherhood
*Helping the Hispanic Community
of Nassau County*

“It’s not how much we give, but how much love we put into giving.”

– Mother Theresa

The Hispanic Brotherhood is a not-for-profit organization established in 1984 by a small group of Hispanic residents to assist the fast-growing population of immigrants from different Spanish language cultures. As the size of the Hispanic population has grown, so has its original service area. The agency serves four surrounding municipalities: Freeport, Oceanside, Lynbrook, and Baldwin under grants from the NYS Division of Housing & Community Renewal, Nassau County Youth Board, Nassau County Department of Senior Citizen Affairs, CASA, LI United Way, as well as support from foundations and local churches.

The agency provides a wide range of resettlement services, an After-School Child Care and Tutorial Program, and the Hispanic Brotherhood Senior Citizen Club. Resettlement services include housing and employment counseling (including housing referrals and job placement), translation, immigration, and legal assistance, naturalization and citizenship counseling, advocacy for individuals and groups in disputes such as tenant/landlord and employer/employee; and emergency food.

The Hispanic Brotherhood has a bilingual and bicultural Board of Directors. Volunteers from many civic and religious organizations serve in an advisory capacity to the board and the agency. The agency is administered by the Executive Director, Margarita Grasing and Co-Executive Director Margarite Keller.



Hispanic Brotherhood
59 Clinton Avenue, Rockville Centre, New York 11570
Phone: (516) 766-6610 | info@hispanicbrotherhood.org

54TH ANNUAL MEETING OF MEMBERS

Board of Directors

Congratulations to the
re-elected
Board Members
Lisa McGuinness and
Don Maresca!



Lisa McGuinness



Don Maresca

Congratulations to Board Officers:

Lisa McGuinness
Chairwoman

Don Maresca
Vice Chairman

Tim Johnson
Secretary/
Treasurer

Credit Sense



Credit Score. And More.

Staying on top of your credit
has never been easier.

Have you used Credit Sense?

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this ANYTIME, ANYWHERE, and for FREE.

Benefits of Credit Sense

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And more!

It is easy to get started.

Simply log into mobile or online banking to use this **FREE** service and enroll.

24/7 Banking for Your 24/7 Life



With Online Banking, Mobile Banking and our 24-Hour Call Center (coming soon), you can bank *anytime* you need.

With your busy life, the convenience of accessing your accounts quickly and securely is essential. Many of the transactions you normally do are available online with more benefits!

With Online Banking you can:

- View account balances and history
- Transfer funds between accounts
- Sign up for FREE monthly e-Statements
- View check images
- Sign up for Online Bill Payer

With Mobile Banking you can:

- View account balances and activity
- Transfer funds between accounts
- Pay bills, pay people
- Search for ATMs
- Deposit checks using your device's camera

CASH

\$

4 things to do on Long Island under \$15!



Montauk Point Lighthouse, Greenport
The National Historic Landmark has a \$10 admission fee with a beautiful view and exhibits about wildlife, history, the environment and surf culture.



Lavender by the Bay, East Marion A lush lavender field that's free to visit for a lovely aroma and a selfie. It's \$5 to enter the field to pick your own bunch.



Sands Point Preserve, Sands Point Feel like The Great Gatsby at the Guggenheim Estate, a 216-acre park filled with thousands of red roses and hiking trails. Entry is \$10/car.



Wildwood State Park Campsites, Wading River Sleep under the stars while overlooking the Long Island Sound for \$15/night. Enjoy outdoor movies, square dancing and other family fun!

CORNER



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

45 Atlantic Avenue 4050 Merrick Road
Oceanside, NY 11572 Seaford, NY 11783

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

Learn more about the products and services in this issue:

- Toll Free 833.642.1645
- www.OceanFinancial.org
- visit your local branch

Our Certificate Rates are Soaring!

6-Month Certificate

4.75% APY*

12-Month Certificate

5.00% APY*



*APY=Annual Percentage Yield. Rate effective as of 06/09/2023. Rates and terms are subject to change without notice. Offers may be for a limited time only. Fees could reduce the earnings on the account. \$5 minimum deposit required for Share Account prior to opening a Certificate. \$500 minimum deposit required to open Certificate. Penalty may apply for early withdrawals from Certificate. For more information, please speak with a member Service Representative at Ocean Financial.