

Choose the road to low interest rates

with an Auto Loan from Ocean Financial!

NEW AUTO LOAN PURCHASES

RATE AS LOW AS

5.99% APR*

FOR TERMS OF
66 MONTHS OR LESS

Buying your new car is easy with super-low auto loan rates from Ocean Financial.

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

- New Auto Loan Purchases – 2025-2026 Model Years only.
- Pre-approval available! Know before you go – find out what you're approved for before heading to the dealer.
- Loan payment options include automatic payment, in the branch, on our website, by mail, or through Online Banking.
- Used Auto Loans and Lease Buyouts also available.

Apply online or in a branch to start saving today!



*APR=Annual Percentage Rate. All lending offers are subject to credit history review and approval. Applicants who are not approved for advertised rates may be offered credit at a different rate and/or term. Rates and terms accurate as of 4/01/25. 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 \$17.82 per 1000.00 borrowed. Minimum auto loan is \$1,000. Payment is based on new car rate of 5.99%. Rate assumes LTV of 125% or less. Program subject to change without notice. Member conditions apply. 84-month used auto stipulations: Minimum loan amount is \$20,000 and cannot be more than 4 years older than the current year.

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Spring always seems to be a busy time of year – but busy with good things.

On a personal level, baseball (my favorite sport) is back, walking along the beach gets nicer, you can start to work in your garden, and of course, it gets darker later in the day, so you feel more energized.

From a business standpoint, it feels just as busy!

April is Financial Literacy Month. We focus on Financial Literacy year-round because it is so important, but not always so easy, to make smart choices with your money. If you have any questions, or need some help with your financial plan, make an appointment to speak with a Financial Coach. You can email guidance@oceanfinancial.org to set up an appointment and get back on the right path of your financial journey.

Did you know we also have **educational modules** on our website? All you have to do is go to Resources on the navigation bar, and then choose Financial Education. You can choose different modules from Building Financial Resilience to personalizing a module for your specific need.

You, our members, are the reason Ocean Financial has been around for more than 56 years! As a special thank you for your continued loyalty, we are introducing a **Lending Loyalty Program**. As of April 1, 2025, if you've had any other loan* with Ocean Financial at any point of your relationship with us, you will be eligible for an additional 0.25% off your new or used auto loan rate! This is just our way of saying thank you for coming to Ocean Financial for your lending needs.

Our **Annual Meeting** is scheduled for Thursday, May 29. It's a great time to come out and have your voice heard. We'll also be celebrating four special young members – the winners of our Annual Patrick McNeill Memorial Scholarship. Remember to RSVP! I hope to see many of you there.



Joseph A Tedesco

Joseph Tedesco
President/CEO
askJoe@oceanfinancial.org
516.620.8100

*Rates and terms subject to change without notice. All lending offers are subject to credit history review and approval. Applicants who are not approved for advertised rates may be offered credit at a higher rate and/or term. In order to be eligible to receive the 0.25% discount on your auto loan, you must have or have had one of the following loans or lines of credit: auto, passbook, personal, wedding, boat, Visa® credit card, overdraft line of credit, catholic school tuition loan, credit builder loan, fixed home equity, home equity line of credit, or mortgage. The discount will be applied to the rate you are eligible for based on your credit score.

56th
**ANNUAL
MEETING
OF MEMBERS**

Annual Meeting

Ocean Financial invites you to join us

Thursday, May 29, 2025 | 6:30pm

O'Connell Gardens | 2985 Kenneth Place | Oceanside, NY 11572

Please remember to RSVP to 516.577.9748 or AnnualMeeting@OceanFinancial.org if you are interested in attending the meeting.

At the Annual Meeting, three positions on the Ocean Financial Board of Directors will be filled; a nominating committee appointed by the board will submit nominations for these vacancies.

Nominations may also be made through a petition signed by 1% of our membership (145 members). Each nomination by petition must include: A record of the nominee's qualifications and biographical data; a signed certificate from the nominee accepting said nomination; a statement from the nominee that confirms he or she will serve on the board if elected to office.

Petitions need to be filed with the Nominating Committee at 45 Atlantic Ave., Oceanside, NY 11572 no later than April 19, 2025. Nominations from the floor of the Annual Meeting **will not** be accepted.

Nominees' bios can be found on our website – OceanFinancial.org – as of April 29, 2025.

CARDGUARD

Have you checked out everything you can do with CardGuard, the easy way to securely manage your Ocean Financial debit and credit card?

- Turn your card on/off at your discretion – whether you think you lost it or to prevent it from being used by anyone else!
- Report Lost or stolen cards with just a few clicks.
- Set up notifications and alerts for when your card is used and what it was used for.
- Set spending limits based on location, amount and merchant type.
- Add countries and states you are planning to visit so we can keep your card secure while you travel.
- Set your Personal Identification Number (PIN).
- Review your spend insights to help you know where, and when, you are spending the most.
- Register for uChoose Rewards for your Ocean Financial credit and debit cards. Some options require additional security, and a code will be sent to the phone number or email on record.

Data charges may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play and the Google Play logo are trademarks of Google Inc.

Scholarship Winners

Congratulations to the 2025 winners of the Patrick McNeill Memorial Scholarship! Ocean Financial would like to congratulate the four winners of the Patrick McNeill Memorial Scholarship, graduating high school in June 2025:

Angela Lentini
Oceanside HS
University of Maryland

Julia Murray
Kellenberg Memorial HS
University of Notre Dame

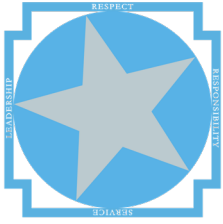
Francesca Dipalo
Sanford H. Calhoun HS
Iona University

Michael VanRoten III
Massapequa High School HS
University of Georgia



Congratulations to all the seniors who are graduating this year. We wish you much luck in all your future endeavors.

Ocean Financial is proud to recognize The De La Salle School, dedicated to serving boys from economically disadvantaged backgrounds on Long Island since 2002.



The De La Salle School is a Catholic Middle School in the Diocese of Rockville Centre that shares in the Lasallian heritage and exists to provide a quality education for young men from economically disadvantaged circumstances.

Founded in 2002 by the Christian Brothers, The De La Salle School aims to nurture each student's growth spiritually, academically, socially, and physically in collaboration with their parents and guardians. Built upon the pillars of respect, responsibility, leadership, and service, they serve as the bedrock of their educational philosophy, guiding interactions, decisions, and aspirations.

The De La Salle School's Graduate Support Program empowers students and alumni to continuously grow in all areas of their lives, breaking down and overcoming barriers to achieve their highest potential. Providing weekly prep class to current students which includes academic success and life skills, students are guided through the high school search, application, financial aid and admissions processes. Alumni are provided with tutoring, college trips, college and financial aid application assistance and job placement support.

The De La Salle Impact:

- 100% of students receive donor sponsored scholarships.
- 97% of annual budget is funded by donors
- 0% Operating Debt
- \$134,000 of financial aid has been awarded to current 8th graders for their first year of high school
- 100% high school graduation rate

For more information on how you can help, visit The De La Salle website at <https://delasalleschool.org/>



Investments

College education is one of the largest expenses parents may face, often rivaling the cost of retirement.

As tuition costs continue to rise, it's crucial for parents to explore tax-advantaged savings options, affordable loans, and scholarships to ease the financial burden. To effectively plan for college funding, key steps include:

- 1 Determine how much time you need to invest.
- 2 Estimate the future cost of college.
- 3 Calculate how much you need to save.
- 4 Develop a tailored investment plan.

Prepaid tuition plans, college savings programs like 529 plans, financial aid, and grants can help reduce costs. These strategies offer benefits such as tax breaks, investment flexibility, and the ability to transfer unused funds without penalty.

Planning ahead not only secures your child's education but also minimizes stress for both parents and students, ensuring a smoother college experience. With our expert guidance on loans and savings, parents can navigate the college funding process with confidence.

Learn more: COLLEGE PLANNING SEMINAR
Tuesday, June 24 | 6:30pm
Fr. Joseph O'Connell Knights of Columbus Council
2985 Kenneth Place, Oceanside, NY, 11572
RSVP to: p.daley@oceanfinancial.org | 516.620.8013

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Clover for Professional Services



Connect with clients and elevate your business with Clover.

More than a standard point-of-sale system, Clover is a business management system. Deliver exceptional client experiences with a flexible, all-in-one system that lets you manage your business and connect with clients.

- Take payments anywhere, anytime.
- Stay on top of business performance – track sales and access database.
- Set up a weekly, monthly or other interval payment schedule.
- Keep your clients and your business safe – take payments securely by mobile device, email or phone.
- Know and engage your clients while managing your client database.

If you are interested in learning more, please email clover@oceanfinancial.org to schedule an appointment with a Clover Representative.

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Stock up on frozen foods!

Filling your freezer with frozen foods when they are on sale can help you cook healthy meals for less!

Because freezing preserves food and nutrients, no unwanted additives are needed in bags of frozen goodies. Frozen fruits and veggies are packed with higher levels of antioxidants, including polyphenols, anthocyanins, lutein, and beta-carotene.

Frozen veggies work well in stir-fry recipes, and frozen fruits are great for blending into healthy smoothies.



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

Use the equity in your home to make home improvements and renovations with a Home Equity Line of Credit from Ocean Financial.

- May offer lower interest rates compared to unsecured loans, potentially saving on financing costs over time.
- Offers the flexibility to access funds as needed during the draw period.
- A Home Equity Line of Credit can be used for any expense you may have, such as debt consolidation, emergency funds, tuition, medical bills, etc.

Have a Home Equity Line of Credit elsewhere? Refinance at Ocean Financial and take advantage of the low rate 12-month intro period. Consult your financial advisor for possible tax benefits.

Home Equity Line of Credit
RATE AS LOW AS
5.74% APR*
FIXED FOR 12 MONTHS
PRIME FOR LIFE THEREAFTER
7.50% APR**

*APR=Annual Percentage Rate. Rates and terms accurate as of 2/11/2025 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. 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. These fees generally range between \$1,500.00 and \$3,500.00 depending on the line amount, property value, location, and/or property type. Hazard insurance is required on all loans secured by real property; flood insurance may also be required. 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. For Fixed Home Equity terms of 60 months estimated monthly payment is \$20.04 per \$1,000 borrowed. For Fixed Home Equity terms of 120 months estimated monthly payment is \$12.01 per \$1,000 borrowed. For Fixed Home Equity terms of 180 months estimated monthly payment is \$9.71 per \$1,000 borrowed. For Fixed Home Equity terms of 240 months estimated monthly payment is \$8.68 per \$1,000 borrowed. **After the introductory period, your APR will vary with the market based on the Prime Rate. Prime rate as of 12/19/24 = 7.50% 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