

PRODUCTS & SERVICES

Mercy Hospital **EXCLUSIVE** Products for Staff/Volunteers & their Families



Mercy Checking

- No minimum balance required.*
- \$0 to open!
- No monthly maintenance fee.
- Free Visa® debit card with uChoose Rewards.



Mercy 7-Month Certificate

- 0.25% above current 6-month rate**
- At maturity, roll the money over to a new certificate or withdraw the funds.



Mercy Auto Loan

- 0.25% discount on New or Used Auto Loans (not including refinancing).***



Extended Home Equity Line of Credit

- As low as 5.49% APR**** fixed for **15 months**; prime for life thereafter.
- Fixed monthly payments allow you to plan accordingly during the introductory period.
- Consult your financial advisor for possible tax benefits.



Mercy Visa® Credit Card

- As low as 1.99% APR for 12-months on purchases and balance transfers.†
- With the Mercy Give Back program, Ocean Financial donates a portion of Interchange Income back to Mercy!



Mercy Youth Savings

- 6.18% APY+ on first \$2,000, then 1.25% APY on balances higher than \$2,000.
- \$5 minimum balance.
- Exclusive to children under 21 years old of Staff & Volunteers.



Mercy Super Saver Account

- 1.25% APY® on all balances.
- \$0 to open & maintain account.
- \$5 minimum to earn interest.



Mercy Christmas Account

- 0.25% APY
- \$0 to open/maintain account; \$5 minimum to earn interest.
- Deposits, withdrawals & transfers can be made.
- No set time to use funds.



OCEAN FINANCIAL ALSO OFFERS:

DEPOSIT PRODUCTS

- Share Savings Account
- IRA Accounts
- IRA Share Certificate Accounts
- Vacation Savings Account
- Youth Checking & Certificate
- Commercial Checking

LENDING PRODUCTS

- Credit Builder Loan
- Lease Buyouts
- Catholic School Tuition Loan
- Wedding Loan
- Personal Loan
- Share Secured Loan
- Student Loans in partnership with Sallie Mae
- Overdraft Line of Credit

HOME FINANCING PRODUCTS

- Mortgages

INVESTMENT SERVICES

- Portfolio Management
- Estate Planning
- Retirement Planning
- Tax Preparation & Tax Planning

ELECTRONIC SERVICES

- Online & Mobile Banking
- Bill Pay
- eStatements & eNotices
- Remote Check Deposit
- Zelle®
- TransferNow
- CardGuard
- AllData

* MERCY CHECKING

A share account with a \$5 minimum balance is required before a checking account can be opened. The owner of the ATM may charge a fee. No fee ATMs must have a CO-OP logo. Total locations include access to ATMs that participate in the CO-OP Shared Network, including Shared Services. Member conditions apply.

**MERCY 7-MONTH CERTIFICATE

APY=Annual Percentage Yield. Rates effective as of 10/9/25. Rates and terms are subject to change without notice. Offers may be for 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 Certificates. For more information, please speak with a Member Contact Representative at Ocean Financial.

***MERCY AUTO LOAN

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 10/01/25. 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. 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.

****EXTENDED HOME EQUITY LINE OF CREDIT

APR=Annual Percentage Rate. Rates and terms accurate as of 9/18/2025 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. 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 9/18/25 = 7.25% 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.

+MERCY VISA® CREDIT CARD

APR accurate as of 1/14/2025 and is subject to change without notice. 1.99% Intro APR for is a promotional term for qualified applicants only. Some applicants may be offered credit at a higher APR and different terms. After twelve (12) statement cycles, Intro APR adjusts to Non-Variable APR, with a minimum of 9.49% and a maximum of 16.49%, based on your creditworthiness. Free Visa® Rewards are from UChoose Rewards®, free registration required to redeem points. Member conditions apply. Share Account with minimum \$5 balance required.

#MERCY YOUTH SAVINGS

APY=Annual Percentage Yield. APY accurate as of 4/1/2024 and is subject to change without notice. Additional verification may be requested for account opening. Terms subject to change. 6.18% APY is earned on balances up to \$2,000, balances higher than \$2,000 earn the Mercy Super Saver Account APY. \$5 minimum to open. Fees or other conditions could reduce earnings. Restrictions apply. At 21, the Mercy Youth Savings accounts are automatically converted to a Regular Share Account. Membership conditions may apply. Parent or guardian must be listed as a joint owner on all youth savings accounts.

!MERCY SUPER SAVER

APY accurate as of 10/01/25. The dividend rate and Annual Percentage Yield (APY) may change at any time. Dividends are compounded daily, credited monthly.