

Relax, refi, and save!

Refinance your Auto
Loan from another
lender and save with
Ocean Financial.

Lower your monthly
payments and interest rate
from your current lender
with an Auto Refinance
from Ocean Financial.

- Loan payment options include automatic payment, in the branch, on our website, by mail, or through Online Banking.

AUTO REFINANCE
RATE AS LOW AS
4.99% APR*
FOR TERMS UP
TO 78 MONTHS



*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 10/01/2025. For auto re-finance terms of 78 months estimated monthly payment of \$15.04 per \$1000 borrowed for 2018-2026 vehicles. Minimum auto loan is \$1,000. Payment is based on rate of 4.99%.

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Message from the President | Joseph Tedesco

Happy 2026 to you all! I hope your holidays were good and you got to spend time with your family and loved ones!

I want to start this new year by thanking all of you for your generosity over the 2025 holidays!

- We received more food donations during our annual drive than we have in the past few years. It was an absolute honor to be able to deliver your donations to the Our Holy Redeemer Church Food Pantry in Freeport in November.
- In December, we had to request more tags from the Salvation Army for our Angel Tree, not once, but twice! Our members really came through for children in need over Christmas!
- Each December, we choose a different charity for our Stocking Fundraiser in the branches. In 2025, we chose the Tomorrow's Hope Foundation (learn more about them in our Charity Spotlight this month). Members gave 23% more in the first 10 days of December 2025, than all of December 2024! I can't thank you enough!

In addition to your incredible donations, Ocean Financial was able to secure grant money through the Small Business Recovery Grant Program with the Federal Home Loan Bank of New York (FHLBNY). We were able to secure \$10,000 each for five of our non-profit partners: Catholic Youth Organization of Long Island (CYO-LI), St. Raymond's Church in East Rockaway, Hispanic Brotherhood of Long Island, Tomorrow's Hope Foundation, and The De La Salle School in Freeport. It was a humbling experience to hear each group talk about how they were going to use these funds!

We are starting 2026 strong with the opening of our new micro-branch at Mercy Hospital in Rockville Centre. We anticipate the branch will be open for hospital staff and volunteers by the end of January. We are working closely with the staff at Mercy and are looking forward to being there every day!



Joseph A Tedesco

Joseph Tedesco

President/CEO

askJoe@oceanfinancial.org

516.620.8100



- 1 Pictured here: Joe Tedesco, President/CEO, with Ocean Financial team members: Taynia Vendryes, Sergio Bedoya, Christian Sajous, Lieutenant Miguel Orrego Rodriguez, Corps Office/Pastor of the Salvation Army, and Lieutenant Zulamita Orrego-Bravo with the Angel Tree donations.
- 2 Pictured here: Joe Tedesco, President/CEO, with volunteers at the Our Holy Redeemer Church Food Pantry.
- 3 Pictured here: Joe Tedesco, President/CEO, with students from The De La Salle School with the grant secured through FHLBNY.

2025 Tax Changes to Know

Tax season is right around the corner, and for many people it can bring uncertainty and stress. With the introduction of the Big Beautiful Bill, New York taxpayers are facing one of the biggest tax changes in years. But what's so beautiful about it? With the right education and preparation, you can make this tax season stress free.

Things you should be aware of this upcoming tax season:

- **Some major changes from the Big Beautiful Bill such as:**
 - The "No Tax on Tips" deduction
 - The "No Tax on Overtime" deduction
 - The State and Local Tax Cap (SALT) increase
 - The increase in the Child Tax Credit
 - The additional deduction for seniors - Taxpayers aged 65 and older can claim an additional deduction
 - The elimination of many clean energy credits
- **How to Decrease your Tax Liability**
- **Achieving your Financial Goals**
- **Maximizing your Retirement Contributions**

Join us for our next seminar:

2025 Tax Changes to Know

Thursday, January 22 | 6:30pm

Fr. Joseph O'Connell Knights of Columbus Council

2985 Kenneth Place, Oceanside, NY, 11572

Presented by AJ Drummond of Westco Financial Group

RSVP to: Taynia Vendryes

t.vendryes@oceanfinancial.org

516.620.8100 ext. 1038



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Don't Forget to Apply for The Patrick McNeill Memorial Scholarship.

Named in honor of one of Ocean Financial's original directors, The Patrick McNeill Memorial Scholarship is awarded to college-bound high school seniors.

Applications are available **now** in the branches and on the website at www.OceanFinancial.org.

Please submit your application by **February 13, 2026**. Winners will be awarded at the next Annual Meeting on May 14, 2026.

For more information, contact the Scholarship Administrator at Scholarship@OceanFinancial.org.



*Applicant must be a member of Ocean Financial and an officially matriculated first-time student in Fall 2026 at an accredited two- or four-year college and agree to use all scholarship funds for tuition only.

Ocean Financial's Charity & Community Spotlight

Ocean Financial is proud to recognize the Tomorrow's Hope Foundation, today's children are Tomorrow's Hope!



The mission of Tomorrow's Hope Foundation is to ensure the excellence as well as the continuance of Catholic schools on Long Island by increasing awareness and by providing scholarship and program funding for the needs of students and schools.

In the 2024-2025 school year, Tomorrow's Hope provided scholarship aid to 1,030 students, with 5% more students receiving \$2,500 or more.

Among all students enrolled in Kindergarten through 8th Grade in the network of 35 Catholic elementary schools on Long Island, more than 12.6% received scholarships of some level from the Tomorrow's Help Foundation.

To learn more about Tomorrow's Hope or to donate, visit www.tomorrowshopefoundation.org.



The Students Served

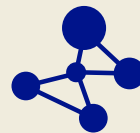
Tomorrow's Hope Foundation gives hundreds of children the opportunity to attend Catholic elementary schools on Long Island.



More than \$36 million in scholarships provided



More than 26,000 students served



35 Catholic Elementary schools in network



Range of scholarships from \$350- \$3,500 per student



Average 2025-2026 tuition over \$8,200, within our network of schools



Visa® Balance Transfer

Relief is here with a Visa® Balance Transfer from Ocean Financial

Transfer your high-rate credit card balances to an Ocean Financial Visa® credit card and save! When you bring your balances over, you can enjoy:

🛡️ **Rate as low as 2.99% APR*** for 9 months – keep it simple by moving your high-interest balances onto one card with one low monthly payment. Haven't applied for a card yet? Speak with a Member Service Representative to apply for your Visa credit card and see if a balance transfer is right for you.**

🛡️ **\$0 Surprise Fees** – No annual fee, no additional card fee, no application fee, no transaction fee on purchases!

🛡️ **\$0 Balance Transfer Fee** – Competitors charge 3% - 5% of your balance. At Ocean Financial, you won't pay anything when you bring your balances over to us.

*APR accurate as of 1/01/26 and is subject to change without notice. 2.99% APR Transfer Promo rate is for a promotional term for qualified applicants only. Some applicants may be offered credit at a higher APR and different terms. After 9 statement cycles, Transfer Promo rate 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. **New card applications are eligible for EITHER an Introductory Rate as low as 1.99% APR for six (6) months or a Transfer Rate as low as 2.99% APR for 9 months. Promotional rates cannot be combined; therefore, cards currently in the introductory period are not eligible for the balance transfer promotion. Transfer amounts are limited to available balance.



Low Rate
Balance Transfer
RATE AS LOW AS

2.99%
APR*
FOR 9 MONTHS

57th ANNUAL MEETING OF MEMBERS

Ocean Financial invites you to join us

Thursday, May 14, 2026

6:00pm

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 4, 2026. Nominations from the floor of the Annual Meeting will not be accepted.

Dinner to follow.

CASH

\$

CORNER

Post Christmas Financial Checkup

Giving your loved ones a magical Christmas can sometimes lead to bloated credit card bills and depleted savings. Now that the tinsel has settled, it's a good time to take a step back and evaluate how your seasonal increase in spending might have snowballed into holiday debt. Make a plan to set spending boundaries, creating a practical budget, and set attainable goals in tackling any incurred debt.

Need help setting financial goals?

Make an appointment with a Financial Coach at Ocean Financial today! Call us toll-free at 833.642.1645, or email guidance@oceanfinancial.org.



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Catholic Values You Can Bank On®

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Oceanside, NY 11572 Seaford, NY 11783

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Learn more about the products and services in this issue:

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- **Free VISA® Debit Card with UChoose Rewards.**
- **Digital Solutions.**

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*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. ***All rates and terms subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at a different rate and other terms. A Share Savings account with minimum \$5 balance required before loans can be booked. Membership conditions apply.

