

Did winter hit hard?

Spring into action with a Home Equity Line of Credit from Ocean Financial!



Use the equity in your home to fix home & property damage caused by winter!

- A Home Equity Line of Credit can be used for more than home repairs – debt consolidation, emergency funds, tuition, medical bills, celebrations, and more!
- 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.



Home Equity Line of Credit

RATE AS LOW AS

4.99%
APR*

FIXED FOR 12 MONTHS

PRIME FOR LIFE THEREAFTER

6.75%
APR**

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.

*APR=Annual Percentage Rate. Rates and terms accurate as of 3/2/2026 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. **After the introductory period, your APR will vary with the market based on the Prime Rate. Prime rate as of 12/11/25 = 6.75% 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.

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It is an exciting and busy time at Ocean Financial!

At the beginning of February of this year, we opened our fourth location, our second micro-branch in Catholic Health's Mercy Hospital. This full-service branch will allow us to provide financial products, service and guidance to members who work or volunteer in the hospital. We are proud to be a new part of the Mercy community and are looking forward to a long relationship.



Pictured Here: Mercy & Ocean Financial Teams

April is National Financial Awareness Month, designed to raise awareness of the importance of smart money management, budgeting, saving, protecting, and investing. It's a good time for you to reduce debt and secure your financial future through education and goal-setting. We have financial coaches on staff to help you get out of debt, and our partnership with Westco Financial can help you with insurance and wealth management planning for your financial future. Speak with a member service representative the next time you are in a branch or reach out by email: guidance@oceanfinancial.org.

I hope to see many of you at our Annual Meeting of Members in May. As always, we will be joined by Monsignor Vlaun, who will regale us with stories and experiences full of hope and meaning.



Joseph A Tedesco

Joseph Tedesco
President/CEO
askJoe@oceanfinancial.org
516.620.8100

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.

Nominees' bios can be found on our website – OceanFinancial.org – as of April 14, 2026.



Merchant Services

Ocean Financial partners with Clover to help your small business, or non-profit, grow.

For businesses that take card payments over the phone or by mail, are primarily online or just starting, Clover Essentials is a simple, affordable payments solution that grows with your business.

Simple. Affordable. Flexible. Clover Essentials is an all-in-one solution that allows businesses to take credit and debit card payments without a traditional Point-of-Sale (POS) device. With Clover Essentials, you can take card payments through a web browser, integrate payments to your website and manage your business through a single dashboard application. Clover Essentials is flexible to support different types of businesses and allows you to add additional features and devices when you need them.



Get started quickly. Simply sign up for a monthly subscription plan.



Accept payments without a device. Take card payments over the phone or by mail through a web browser. Integrate payments to your website. Use the Clover Go app to take mobile payments, or add the Clover Go card reader to take in-person payments.

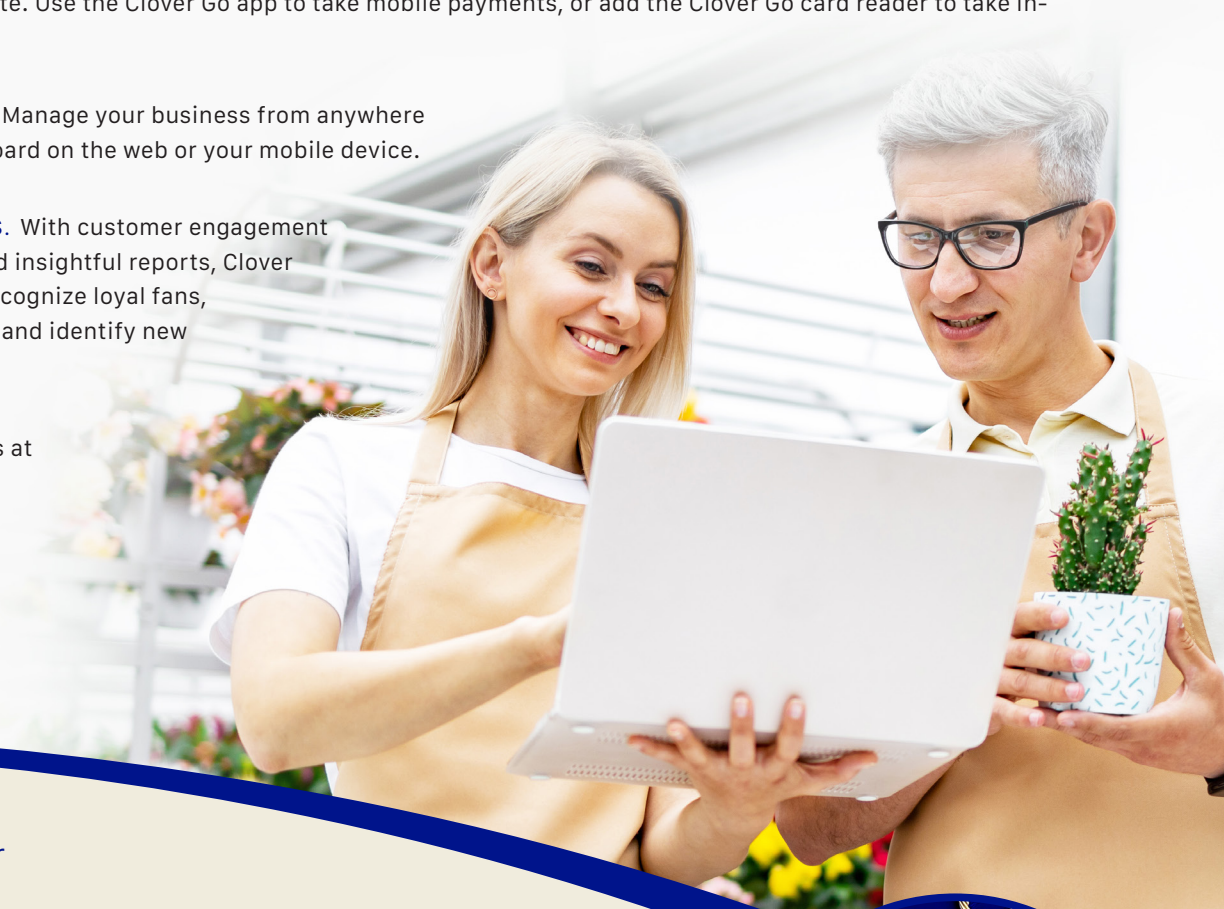


Run your business. Manage your business from anywhere through a single dashboard on the web or your mobile device.



Grow your business. With customer engagement programs, gift cards and insightful reports, Clover gives you the tools to recognize loyal fans, bring in new customers and identify new business opportunities.

For more information, contact us at clover@oceanfinancial.org.



Congratulations to Our Scholarship Winners.

Ocean Financial would like to congratulate the four winners of the Patrick McNeill Memorial Scholarship, graduating high school in June 2026:

Sophie Brennan
Oceanside HS
Quinnipiac University

Nicholas John Greci
Calhoun HS
Molloy University

Meghan Gorey
MacArthur HS
Undecided

Madeleine Karazia
St. Anthony's HS
Florida Atlantic University



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



If you need money for school, we can help!

Ocean Financial has teamed up with Sallie Mae® to bring you student loans for undergrad, career training, and graduate programs.

All loans come with:

- Competitive fixed and variable interest rates
- No origination fees or prepayment penalties¹
- Multiple repayment options
- Borrow up to 100% of your school-certified expenses like tuition, fees, books, housing, meals, travel and even a laptop.²

Pro tip: Consider a cosigner

Undergraduate students who applied with a cosigner last year were 5x more likely to be approved³ – and it could help you qualify for a better rate.

Additional loan options

Bar Study Loan: Covers fees and living costs while preparing for the bar exam.

Residency and Relocation Loan: Helps with board exams, travel, interviews, and moving expenses for medical or dental residencies.

Applying is fast and easy, complete your loan application in just minutes.

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

in partnership with

sallie mae™

Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Sallie Mae loan customers. Sallie Mae loans are made by Sallie Mae Bank.

¹Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note – first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

²For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website will be subject to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop), may be included in the cost of attendance for student enrolled at least half-time.

³Based on a comparison of the percentage of students who were approved with a cosigner to the percentage of students who were approved without a cosigner from October 1, 2023 to September 20, 2024.

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Happy Retirement, Marie

After more than 25 years of dedicated service, Ocean Financial Federal Credit Union would like to recognize and thank Marie Rullo as she begins her well-deserved retirement.

Marie began her journey with the credit union over two decades ago as a teller in our original office. From those early days, it was clear that she had a natural ability to connect with members and provide the kind of personal service that defines the credit union difference. Her friendly smile and welcoming personality quickly made her a familiar and trusted face for many members.

Over the years, her knowledge, professionalism, and dedication helped her grow into one of the credit union's most trusted loan officers. Members often sought her out for guidance because they knew she would take the time to listen, understand their needs, and help them find the best financial solutions for their families. Her reputation for honesty, fairness, and genuine care earned the confidence of countless members.

Most recently serving as Lending Manager, Marie continued to share her experience and leadership with both members and staff. She played an important role in helping guide our lending team while always maintaining the same member-first approach that defined her entire career.

Throughout 25 years of service, Marie helped thousands of members achieve important milestones which included purchasing homes and vehicles to consolidating debt and building stronger financial futures. Her commitment to service and her dedication to the credit union's mission have left a lasting impact on both our membership and our organization.

We extend our deepest thanks to Marie for her years of dedication and the many relationships she built along the way.

While we will certainly miss seeing her friendly face at the credit union, we wish her a retirement filled with happiness, relaxation, and many new adventures.



CASH

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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

CORNER

Spring Tip: Shop for Winter

Buying out-of-season is considered one of the best, most effective ways to save money on cold-weather apparel. Winter clothes are significantly cheaper in the spring, typically offering 30% to 70% off as retailers clear out inventory.

Look for major markdowns at department stores, outlets, and thrift stores for high-quality, pre-owned winter items.



Learn more about the products and services in this issue:

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



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

4.74%
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 4/06/26. For auto re-finance terms of 78 months estimated monthly payment of \$14.92 per \$1000 borrowed for 2018-2026 vehicles. Minimum auto loan is \$1,000. Payment is based on rate of 4.99%.

