



## HIGH PRAISE AT ANNUAL MEETING

The 39th Annual Meeting of the Oceanside Christopher Federal Credit Union was held on Sunday, March 16, 2008 at the Father Joseph O'Connell Council Hall. Hempstead Town Senior Councilman Anthony Santino presented a Certificate of Appreciation to Board Chairman Patrick Smith. In his remarks Councilman Santino praised the credit union for helping families with the everyday financial needs of life. He complimented the credit union for retaining its Knights of Columbus roots while moving forward to serve more Catholics and provided his own personal testimonial about the credit union being a "solid rock" upon which he personally built his financial future.



Hempstead Town Senior Councilman Anthony Santino who is a member of the Monsignor Walsh council in East Rockaway.

## INDIVIDUAL RETIREMENT ACCOUNT DEADLINE APPROACHES



April 15th will be here before you know it. Open your IRA today and have your money working for you as soon as possible. It's almost like paying yourself. So give yourself a raise and open up an IRA or add to an existing IRA at Oceanside Christopher FCU.

Member, Mary Capuano is pictured making her 2007 IRA contribution. Mrs. Capuano expressed her satisfaction saying "the credit union provides wonderful service and it is a pleasure doing business here."

Visit us at [www.kofcfcu.org](http://www.kofcfcu.org) for current share savings and certificate rates.

## ELDER CARE PLANNING SEMINAR Protect Yourself and Your Family's Assets

Whether you are a family caregiver or just looking to protect your own assets, you owe it to yourself to learn as much as possible about protecting the holdings you worked your entire life to attain. Join us for a FREE Lunch and Seminar!

**Presenter:** Louis P. Karol, Esq.  
**Firm Name:** Karol, Hausman & Sosnik

Thursday, April 17, 2008  
Noon  
Fr. Joseph O'Connell Council  
2985 Kenneth Place  
Oceanside, New York 11572

Please RSVP by April 14, 2008...516-620-8017

## Borrow Smart! OUR LOAN OFFICERS ARE STANDING BY!



Barbara Onorato  
Loan Officer  
516-620-8003

Peter Pacifico  
Loan Officer  
516-620-8001

Marie Rullo  
Senior Loan Officer  
516-620-8002

## Fixed Rate Home Equity As Low As

**5.125%**  
APR\*  
5 YEARS

## Home Equity Line of Credit Introductory Rate Offer = 1 year

As Low As **4.99%** APR\*

Actual rate on the Home Equity Line of Credit  
= As Low As 6.26% APR\*

\*APR = Annual Percentage Rate. Rates and terms are subject to change without notice. Rates displayed were in effect on March 19, 2008. A fixed rate home equity loan for 20 years at 6.75% will require a monthly payment of \$7.60 per \$1,000 borrowed. Maximum APR that can be imposed is 18%. No application fee. Repayment term on Home Equity Line of Credit is 20 years. Actual rate on Home Equity Line of Credit is based on the one year Treasury rate plus 3%.

## FYI

- ▶ Save \$25 on your 2007 tax filing...call Joe Fleischman at 516-620-8012 to arrange an appointment.
- ▶ Looking for Life Insurance or Long Term Care Insurance? Contact your K of C agent at the Dioguardi Agency in Eastern Nassau County...516-221-5357 or at the Connolly Agency in Western Nassau County...516-872-6262 and in Suffolk County at 631-736-0236.
- ▶ Earn FREE MERCHANDISE and travel points with your OCFU Checking and VISA accounts then combine for greater rewards.
- ▶ LOST OR STOLEN VISA CARD...CALL 1-800-543-5073 (24/7)

# TAKE .25% OFF OF YOUR NEW MORTGAGE

Save big with an extra reduction on your interest rate! Apply by July 31, 2008 for **Oceanside Christopher's** low-rate hassle free mortgage and receive a quarter percent off the interest rate for the life of the loan. Not ready to buy or refinance? Register for this promotion by July 31, 2008 and you can receive the same quarter off of your mortgage application closed by December 31, 2008.

How much could you save? A quarter percent interest rate reduction could save you \$13,220 over the life of the loan! Savings calculation based on average home price of \$220,000 over the life of the loan.

As your credit union, we go the extra mile to offer our members mortgages with more choices, more flexibility and exceptional service. We provide many options, with many benefits, designed to meet each member's unique needs.

- ✓ YOUR OWN PERSONAL LOAN CONSULTANT
- ✓ PROMPT, FRIENDLY ATTENTION
- ✓ FIXED AND ADJUSTABLE-RATE MORTGAGES
- ✓ COMPETITIVE INTEREST RATES
- ✓ FLEXIBLE TERMS
- ✓ AFFORDABLE CLOSING COSTS

**TO FIND OUT MORE,  
PLEASE CALL 516-620-8002**

## SCHOLARSHIP APPLICATIONS NOW AVAILABLE!



Applications for the Annual Patrick McNeil Memorial Scholarship are available at both the Oceanside and Seaford Offices and on our web site [www.kofcfcu.org](http://www.kofcfcu.org). You may have already received an application in the mail. The Board of Directors has authorized four (4) \$1,500 scholarships for graduating high school students. Applications must be returned by Wednesday, April 30, 2008.

**For more information, please visit our web site or call us at 516-620-8100.**

## DIVIDEND RATES

— 1st Quarter 2008 —

ACCOUNT TYPE	APY
#1 Regular Savings	1.76%
#2 Checking	0.25%
#3 Escrow	1.00%
#4 IRA Shares	3.54%
#5 Christmas	2.01%
#6 Vacation	2.01%
#7 Super Saver	
\$10,000 - \$24,999	2.77%
\$25,000 - \$49,999	3.23%
\$50,000 - \$99,999	3.65%
\$100,000 And Over	3.91%

APY = Annual Percentage Yield

## BOARD OF DIRECTORS

- Patrick Smith...Chairman**
- Thomas O'Brien...Vice Chairman**
- Michael Juras...Treasurer**
- Kevin Timoney...Secretary**
- Hank Benel...Director**
- Frank Ford...Director**
- A. Frank Gilroy...Director**
- Donald Maresca...Director**
- Paul Wigand...Director**

**Joseph Garay, President/CEO**

## LOAN RATES

Loan Type	APR*
Passbook	5.50%
Personal	11.00%
Vehicles	
Up to 3 yrs.	5.30%
Up to 5 yrs.	5.50%
Up to 7 yrs.	5.99%
Home Improvement	7.75%
First Mortgage...Please call for rate 516-620-8002	

\*APR = Annual Percentage Rate

## BRANCH LOCATIONS

### OCEANSIDE MAIN BRANCH

45 Atlantic Avenue, Oceanside, NY 11572

Monday & Friday 9:00 AM - 7:00 PM

Tuesday, Wednesday, Thursday 9:00 AM - 3:00 PM

Saturday 9:00 AM - 12 Noon

Drive-Up Opens at 8:30 AM

### SEAFORD BRANCH

3612 Merrick Road, Seaford, NY 11783

Monday through Thursday 9:00 AM - 3:00 PM

Friday 9:00 AM - 7:00 PM • Saturday 9:00 AM - 12 Noon

## Choosing Visa Platinum is a Smart Decision



- 0% APR\*
- Earn Points Towards Merchandise and Travel
- No Annual Fee
- No Balance Transfer Fee
- 25 Grace Day Period on Purchases
- Free Auto rental Insurance and much more!

\*0% APR For Four Months, Low Variable Rate Thereafter

**A percentage of the income derived from this card will be donated to a catholic charity. The more you use this card the more money will go to benefit the catholic community.**

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act