



OCEANSIDE CHRISTOPHER FEDERAL CREDIT UNION

PURSER

FALL
2006

THE CREDIT UNION EXCLUSIVELY FOR KNIGHTS OF COLUMBUS MEMBERS & THEIR FAMILIES IN NEW YORK STATE

COMMERCIAL LENDING: SEE US

When Mike Franzini and Carol Ricker were renovating Farmer Joel's Market they contacted Oceanside Christopher Federal Credit Union. "Financing our commercial project through the credit union could not have gone smoother". OCFCU can help you with your business needs. Commercial loans, checking accounts, Visa cards, tax deposits and a Visa merchant program are some of our business services.



Carol Ricker (L), Steve Pasetti, Mike and Joan Franzini of Farmer Joel's Market in Oceanside.



Financial Planning Available

OCFCU is pleased to announce a new Financial Planning Service. Joe Fleischman and the Team of Vanderbilt Securities, LLC is now available to educate credit union members on all types of investment options. Joe is here to assist you in reviewing your current financial situation.



Joe and Diane Guccione were very satisfied working with Joe Fleischman(L) on their financial planning at the credit union.

Investment Products, Retirement Options, Tax Planning and Estate and Elder Law Planning are all topics Joe can cover.

Please call Joe Fleischman at (516) 620-8012 to schedule a free portfolio review and analysis.

SPECIAL DEBT CRUNCHER LOAN

Apply in person, via telephone, website or e-mail for a quick and easy debt consolidation loan. Payoff credit cards, insurance bills, personal loans or other bothersome bills. Proceeds must be payable to each creditor.

OCFCU's special rate of 9.25% for up to 5 years is good for any amount of consolidation.

\$25,000	... \$522.00/mo.
\$20,000	... \$417.60/mo.
\$15,000	... \$313.20/mo.
\$10,000	... \$208.80/mo.
\$7,500	... \$156.60/mo.
\$5,000	... \$104.40/mo.

CREDIT UNION DAY

Thursday October 19th is International Credit Union Day.

This year the theme is

"Making a World of Difference"

We hope we make a difference in your lives.

Come by the credit union that day and have a cup of coffee, a snack and pick up a prize.

Member Owned

Not For Profit

Volunteer Directors

Social Responsibility

2007 CAR SHOW

If you're thinking of purchasing a new vehicle or just want to check out the new 2007 models, don't miss the 2007 Auto Expo at the Nassau Coliseum. **The Expo runs from Thursday October 19th thru Sunday October 22nd.**

In addition to viewing the world's most beautiful cars and trucks, visitors will also have a chance to see New York Yankee great Roy White, Miss New York, Spiderman and many other exciting attractions.



Oceanside Christopher Federal Credit Union is a member of Groove Car, which is at booth #21. Stop by and say hello.

CREDIT UNION ELECTIONS

At the annual meeting of the Oceanside Christopher Federal Credit Union next year, three Board vacancies will be filled, each for a term of three (3) years. A nominating committee chosen by the Chairman of the Board will submit nominations for all positions. Nominations may also be made by petition signed by one percent of the members (90). Each nominee by petition shall submit a statement of qualifications and biographical data with petition. A signed certificate from the nominee stating that he/she is agreeable to nomination, and will serve if elected to office, shall also be included.

The petition must be filed with the Credit Union nominating committee by December 1, 2006. There will be no nominations from the floor at the annual meeting.

HOLIDAY CLOSINGS

Columbus Day Monday, Oct.9th
 Veterans Day Friday, Nov.10th
 Thanksgiving Day Thursday, Nov.23rd
 Christmas Day Monday, Dec. 25th
 New Year's Day Monday, Jan. 1st
 Merry Christmas & Happy New Year!

FYI

- 1** OCFUCU will never request personal information from you via the internet or telephone. Never respond to an unsolicited e-mail, phone call or mailing that asks for personal or financial information.
- 2** Home Banking cross member transfers now available upon request, call 516-620-8007.
- 3** Visit OCFUCU online at kofcfcu.org. Apply for loans, e-mail us, check current rate. Also access our Free Billpayer service, view your account, obtain copies of your checks through home banking. Sign up for e-statements and you could win a digital camera.
- 4** OCFUCU offers members **auto and homeowners insurance** with Liberty Mutual, call today 888-380-9287 and say you are a member of OCFUCU for a free quote.
- 5** **IRA Certificate investment options**; all certificates are available for part or all of your IRA account at OCFUCU.

DIVIDEND RATES 3rd QUARTER 2006

ACCT	APY
#1 Share	2.01%
#2 Share Draft	0.50%
#3 Escrow	1.01%
#4 IRA	4.06%
#5 Christmas	1.01%
#6 Vacation	1.01%
#7 Super Saver	\$10,000 - \$24,999 .. 2.27%
	\$25,000 - \$49,999 .. 3.75%
	\$50,000 - over .. 4.01%
6 Mo, 1Yr, 2Yr, 3Yr & 5Yr Certificates	

CALL FOR RATES OR VISIT kofcfcu.org



ALL ACCOUNTS ARE INSURED UP TO \$100,000
 ALL IRA ACCOUNTS ARE INSURED UP TO \$250,000

VISA LOST \ STOLEN CUSTOMER ASSISTANCE
1(800) 543-5073

LOAN RATES

	APR
Passbook	5.5%
Personal	11.25%
Car Rates	
	3Yr 5.75% .. 5Yr 6.25% .. 7Yr 6.75%
Home Improvement	8.0%
VISA	6 month intro 1.99%
Home Equity	1Yr Intro 6.53%
Mortgage	call for rates
516-620-8100 option#2	

Rates subject to change

Call Us At:
(516) 620-8100 • Fax (516) 620-8080
Visit Our Web-Site:
www.kofcfcu.org

24 HR. AUTOMATED TELEPHONE SERVICE
(516) 620-8100 & PRESS 4

Oceanside Christopher Federal Credit Union

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 Pres/CEO

Oceanside Main Branch

45 ATLANTIC AVENUE • OCEANSIDE • NY 11572

Mon. & Fri. 9:00AM - 7:00 PM
 Tues,Wed,Thurs 9:00AM - 3:00PM
 Saturday 9:00AM - 12 Noon
 Drive-Up Open at 8:30AM

Seaford Branch

3612 MERRICK ROAD • SEAFORD • NY 11783

Mon. through Thurs. 9:00AM - 3:00PM
 Friday 9:00AM - 7:00 PM
 Saturday 9:00AM - 12 Noon



Access your Credit Union account at the Shared Service Centers located in:

- Amityville
- Bay Shore
- Bethpage
- Commack
- East Meadow
- Farmingville
- Flushing
- Garden City
- Glen Cove
- Hauppauge
- Hempstead
- Holbrook
- Huntington
- Islandia
- Massapequa
- Medford
- Melville
- Miller Place
- Mineola
- North Babylon
- Oceanside
- Plainview
- Port Jefferson
- Port Jefferson Station
- Riverhead
- Rockville Centre
- Seaford
- Selden
- Smithtown
- South Setauket
- Syosset
- Valley Stream
- Westbury

For nationwide locations visit
www.cuservicecenters.com

If you are interested in Life Insurance contact your Knights of Columbus Council Insurance Agent or call:



Nassau 516-872-6262
Suffolk 631-736-0236