



**OCEANSIDE
CHRISTOPHER
FEDERAL CREDIT UNION**

PURSER

Serving Knights Of Columbus Members & Their Families In New York State.

BUSINESS SERVICES PLUS



The Bonacore family, Mauri, Joe, and Joe-Joe are pictured in front of their new delicatessen, located at 52 Nassau Parkway in Oceanside. Joe Bonacore, a member of the Fr. Joseph O'Connell Council and a partner in the Sole Italian Restaurant on Oceanside Road, enlisted the financial services of the credit union to purchase and renovate this location and create a new, friendly delicatessen. Joe does all his business and personal banking with the credit union. "The decision making process and the personal attention make all our business and personal transactions a pleasure," said Joe.

Oceanside Christopher is equipped with all the financial services necessary to support your business financing needs. If you have a business or know of a Brother Knight or family member that has a business and needs low cost financial products and services with real personal attention, have them call the credit union at **516-620-8005**.

BUSINESS SERVICES

- ✓ *SBA Financing*
- ✓ *Commercial Lending*
- ✓ *Equipment Financing*
- ✓ *Business Credit Cards*
- ✓ *FREE Business Checking*
- ✓ *Credit Card Merchant Sales Support*
- ✓ *Withholding and Sales Tax Payments*
- ✓ *Business Money Market and Certificate Accounts*

Home Equity Products Get A Makeover

Both our Home Equity Line of Credit (HELOC) and our Fixed Rate Home Equity Loan contain new pricing components that make these two services more affordable. Effective immediately the HELOC payment terms have been extended to twenty years and the one year introductory rate has been **reduced to 4.99%**.



Our Fixed Rate Home Equity Loan now has payment terms up to twenty years with a rate tier that makes this loan the most affordable in the market. If you already have an equity line of credit or fixed rate loan elsewhere, let us take a look at it and see if we can't save you some money.

Special Employee Celebrates Anniversary



DEB GUSTUS

Deb, Supervisor of Members Service Representatives, will celebrate her fifteenth anniversary with the credit union on October 12, 2007. Originally from Long Beach, Deb currently resides in Oceanside, is married and has three children. "Deb sets the tone out front and she knows that every member is treated with respect," according to Joe Garay, Credit Union CEO. She makes it a point to get to know all the members who visit the

Oceanside office. Her reaction to this recognition was typical... "I love the people I work with and the members. I am so proud of OCFCU, the work we do, the people we help. It has been a great experience watching and being a part of the growth of the credit union."

Your Credit Union Family salutes you...thank you for your dedication and compassion.

Holiday Closings

Columbus Day

Monday, October 8, 2007

Veterans Day

Monday, November 12, 2007

Thanksgiving Day

Thursday, November 22, 2007

Friday after Thanksgiving Day

We will close at Noon

Christmas Eve

We will close at 1PM

Christmas Day

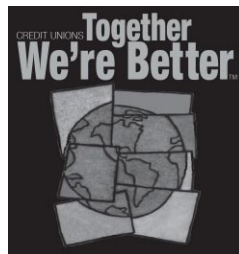
Tuesday, December 25, 2007

New Year's Eve

We will close at 1PM

New Year's Day

Tuesday, January 1, 2008



International Credit Union Day

Come in and join us in celebrating International Credit Union Day on Thursday, October 18, 2007. Stop by the Oceanside or Seaford Office for refreshments, a free gift and a chance to win a \$100 VISA Gift Card.

Check Out Our NEW Home Equity Rates

Loan Type	APR*
Passbook	5.50%
Personal Vehicles	11.00%
Up to 3 yrs.	5.35%
Up to 5 yrs.	5.85%
Up to 7 yrs.	6.35%
Home Improvement	7.75%
HELOC (Intro. 12 Months)	4.99%
Fixed Rate Home Equity**	
Up to 5 yrs.	6.00%
Up to 10 yrs.	6.50%
Up to 15 yrs.	6.75%
Up to 20 yrs.	7.00%

First Mortgage...Please call for rate
516-620-8002

*APR = Annual Percentage Rate
**Fixed Rate Home Equity Rate based on prevailing 15 year mortgage rate...minus .25 = 5 years... plus .25 = 10 years...plus .50 = 15 years... plus .75 = 20 years.
Rates displayed were in effect September 25, 2007.

DIVIDEND RATES

3RD QUARTER 2007

Account Type	APY
#1 Regular Savings	2.01%
#2 Checking	.50%
#3 Escrow	1.00%
#4 IRA Shares	4.06%
#5 Christmas Club	2.01%
#6 Vacation Club	2.01%
#7 Super Savings	
\$10,000 - \$24,999	3.03%
\$25,000 - \$49,999	3.75%
\$50,000 - \$99,999	4.01%
\$100,000 And Over	4.24%



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.

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 Open 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

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
President/CEO

Credit Union Election

Watch our next newsletter for the specific date of our Annual Meeting. At this meeting three Board vacancies will be filled, each for a term of three (3) years. A nominating committee appointed 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 the petition. A signed certificate from the nominee stating that he or she is agreeable to this 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, 2007**. There will be no nominations from the floor at the annual meeting.

Contact Info

Call Us At: (516) 620-8100 or Fax (516) 620-8080.
Online at: www.kofcfcu.org.

24 Hour Automated Telephone Service

(516) 620-8100 PRESS #4

Current Share Rates = Select Code #51

Current Loan Rates = Select Code #52

24/7 Lost/Stolen VISA 1 (800) 543-5073

K OF C CORNER

If you are shopping for life insurance, contact your Knights of Columbus Insurance Agent before you buy!

NASSAU COUNTY: 516-872-6262
SUFFOLK COUNTY: 631-736-0236