



OCEANSIDE CHRISTOPHER FEDERAL CREDIT UNION

PURSER

The Credit Union Exclusively For Knights Of Columbus Members & Their Families In New York State.

38TH ANNUAL MEETING

We invite you to attend Oceanside Christopher FCU's 2007 Annual Meeting. This yearly event will give you the opportunity to hear about your credit union's successes during the last year, and the challenges facing us in the year to come.

DATE: Sunday, March 4, 2007

TIME: 1:00 PM

**PLACE: Fr. Joseph O'Connell Hall
2985 Kenneth Place / Oceanside, New York**

FREE Cocktail Reception Follows The Meeting ■ FREE Gift & Raffle

On December 11, 2006 the Nominating Committee of the Board of Directors filed the following nominations for three (3) positions on the Oceanside Christopher FCU Board of Directors. All positions are for three (3) year terms. These positions will be filled at the Credit Union Election and Annual Meeting on Sunday, March 4, 2007



A. Frank Gilroy

Frank is a World War II veteran who served in the Pacific. He spent 38 years in the railroad industry and was Manager of Claims and Litigation for Amtrak in the New York and New Jersey region until his retirement in 1982. Frank is married and has three children and seven grandchildren.

He joined the credit union in 1985 and has worked as a loan officer as well as serving on the Loan Committee. Frank has served on the Board of Directors since 1989; was President of the Board in 1995 and was Vice President of the Board for five years. He also serves on many ad-hoc committees.



Thomas D. O'Brien

Tom is the owner/operator of a hardwood flooring company. He was born and raised in Oceanside. Tom and his wife, Leigh, have been married almost 25 years and have three children who attended Oceanside Schools.

Tom has been a Council member since 1987 and has volunteered his time to the Credit Union for the past ten years. He is currently Vice Chairman of the Board of Directors and has also served on the Supervisory Committee.



J. Kevin Timoney

Kevin is a lifetime resident of Oceanside and currently owns and operates a real estate appraisal business in Rockville Centre, New York. He received his Bachelors of Business degree, with a major in Computer Information Systems from Hofstra University, in December 1984.

Kevin is currently serving as Secretary on the Board of Directors.

38th Anniversary Auto Loan Promotion!

Now is a great time to get an auto loan at Oceanside Christopher FCU.



From February 1-March 31, 2007, when you finance your new or used auto loan at Oceanside Christopher FCU, or refinance your current auto loan at the credit union, we will reduce your rate by 38 basis points! An example would be:

- Current Rate of 5.75%APR Would Become **5.37%APR***
- Current Rate of 6.25%APR Would Become **5.87%APR**

This winter, when you are looking for your next vehicle, look to Oceanside Christopher FCU for your borrowing needs! Call or stop by for details!

**Rates used solely for example purposes. Call for current rates.*

Year End Bonus Dividends

The Oceanside Christopher Federal Credit Union Board of Directors has declared a 1/2% Year End Bonus Dividend to be paid on the 4th quarter 2006 Regular Savings and Super Saver Accounts.

4th Quarter Dividend Rates

#1 Regular Savings	2.00% + .50% Bonus = 2.52% APY*
#2 Share Draft	.50% APY
#3 Escrow	1.00% APY
#4 IRA Shares	4.06% APY
#5 Christmas Club	1.00% APY
#6 Vacation Club	1.00% APY
#7 Super Savings	
\$10,000 - \$24,999	2.25% + .50% Bonus = 2.77% APY
\$25,000 - \$49,999	3.68% + .50% Bonus = 4.24% APY
\$50,000 And Over	3.93% + .50% Bonus = 4.50% APY

**APY= Annual Percentage Yield*

It's Tax Time!

Looking for some help preparing your taxes? Oceanside Christopher FCU has an in-house Tax Professional that is available to our members. Joseph Fleischman, CFP, can help you file your taxes faster and simpler with no up front fee. The Credit Union will debit your account when your refund arrives.



It's not too early to start preparing! Call Joe at Member Income Tax Services to schedule your appointment today. He can be reached at 516-620-8012.

Business Services Available At Oceanside Christopher FCU!

Did you know that Oceanside Christopher offers Business Services? If you own your own business, here is what we can do for you:

- Business Checking
- Commercial Lending
- Treasury Tax and Loan Payments
- VISA Merchant Sales Processing

If you are looking to start your own business, or want to bring your current business to us, please call or stop by today for details!

FYI: Effective January 31, 2007, our Life Savings Group Policy will be cancelled. This is term life insurance that we provided at no cost to you on eligible savings deposits. Coverage on existing insurable deposits will end on February 28, 2007, the last day of the conversion period.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 15, 2007

Presidents' Day
Monday, February 19, 2007

The Oceanside Office will be open on Tuesday, January 16, 2007 and Tuesday, February 20, 2007 until 7 PM.

LOAN RATES

Loan Type	APR
Passbook	5.50
Personal	11.25
Vehicles	
Up to 3yr.	5.75
Up to 5 yr.	6.25
Up to 7 yr.	6.75
Home Improvement	8.00
Home Equity	6.69
Line of Credit (Intro Rate)	
Mortgage	Call For Rates

OCEANSIDE MAIN BRANCH

45 Atlantic Avenue,
Oceanside, NY 11572
Mon. & Fri.

9:00 AM - 7:00 PM

Tues, Wed, Thurs.

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

Mon. through Thurs.

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

STAFF

Joseph Garay	President/CEO
Lori Herold	Executive Vice President
Adriana Pinkerton	Vice President/Operations
Ann Marie Delaney	Administrative Assistant
Judi Goosk	Human Resource Manager
Debra Gustus	Supervisor
Carmella Pacifico	Supervisor
Barbara Onorato	Loan Officer
Marie Rullo	Loan Officer
Peter Pacifico	Loan Department
Deborah Weidler	Branch Manager
Eileen Cahill	Member Representative
Rosemarie Eifler	Member Representative
Gerri Furnari	Member Representative
Lee Hegarty	Member Representative
Lorraine Keegan	Member Representative
Krystina Krajewski	Member Representative
Donna Ondreicka	Member Representative
Jillian O'Toole	Member Representative
Christine Riddle	Member Representative
Carol Stuber	Member Representative

K OF C CORNER

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

Nassau 516-872-6262

Suffolk 631-736-0236

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