



OCEANSIDE CHRISTOPHER FEDERAL CREDIT UNION

# PURSER

SUMMER  
2006

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

## OCFCU AND ENTERPRISE CAR SALES

are sponsoring a two day car sale at the Enterprise car lot located at 602 Sunrise Highway, Rockville Centre, New York.

You may get pre-approved by calling **516-620-8001** or by visiting our offices in Oceanside and Seaford. Drive away with an Enterprise auto on **Friday 7/28, 9am to 7pm & Saturday 7/29, 9am to 4pm.**

Great rates will apply and all obtaining financing and purchasing an auto will receive a **\$100 gas card.**



## 2006 Patrick McNeil Scholarship Winners!



OCFCU Board of Director Donald Maresca (center) congratulates and presents (left to right) George Greco, Ashlee Jones, Katelynn Caffrey and Lauren Gennosa with a check for \$1,500 as winners of the OCFCU Patrick McNeil Memorial Scholarships.

## WE AIM TO PLEASE!

Steve Curran conducts a transaction with Member Rep. Eileen Cahill in our Seaford branch.



Mr. Curran was a charter member and is a Past Grand Knight of the great Memorare Council. Steve appreciates the service he receives in Seaford where he finds the staff "Always pleasant, helpful and enthusiastic".

### OCFCU COLLEGE STUDENT CHECKLIST

- CHECKING ACCOUNT
- ATM CARD
- DEBIT CARD
- STUDENT LOAN
- \$500 VISA CARD
- PARENT'S CELL PHONE #



Joe Garay, Pres/CEO

# KEEP YOUR HEAD IN THE FINANCIAL GAME

Finances aren't hip; they are a conversation topic most of us would try to avoid. However, they are an important part of all our lives and a priority to every one of us.

How many of us review our credit union statements and balance our checking account each month? Do we know how much our auto and home insurance policies went up and why? Do we realize that by paying the minimum payment on our credit cards we will never pay them off? When should we refinance our home or take out a home equity line of credit?

You are never too young or too old to get your head into the financial game. We are here to help, we'll give you a phone number to compare insurance policies, we'll analyze your credit report and make only useful recommendations on how to handle your debt load and we will teach you how to balance your checking account.

We live the credit union philosophy of "People helping people" every day at OCFCU. Make sure your family is part of our credit union family and I assure you they will always be treated respectfully and fairly.

## FYI

- 1 OCFCU 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 OCFCU 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 OCFCU offers members auto and homeowners insurance** with Liberty Mutual, call today 888-380-9287 and say you are a member of OCFCU for a free quote.
- 5 OCFCU now combines your monthly statements and VISA statements in one envelope.**
- 6 NCUA insurance for IRA's & other retirement deposits is now \$250,000.**

## DIVIDEND RATES 2nd QUARTER 2006

ACCT	APY
#1 Regular Savings	1.86%
#2 Checking	0.50%
#4 IRA	2.54%
#5 Christmas	1.01%
#6 Vacation	1.01%
#7 Super Savings:	
• \$10,000 - \$24,999	2.27%
• \$25,000 - \$49,999	3.03%
• Over \$50,000	3.29%
6 Mo, 1Yr, 2Yr, 3Yr & 5Yr Certificates	

CALL FOR RATES OR VISIT [kofcfcu.org](http://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	5.49%
5Yr	5.99%
7Yr	6.49%
Home Improvement	8.0%
VISA	6 month intro 1.99%
Home Equity	1Yr Intro 6.59%
Mortgage	call for rates
<b>516-620-8100 option#2</b>	

Rates subject to change

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