



On December 16th, the employees from Ocean Spray EFCU presented Boston Children's Hospital with a check for \$765.00. We also donated 86 stuffed animals to the children who will be spending Christmas in the hospital this year. We want to extend a sincere thank you to everyone who made this possible through your monetary donations and contributing to our stuffed animal collection. Without you, this would not have been possible.



The two dozen Lil' Critters came from Angels in America Organization. Above is Manager Annette Yee and Kim Frankian, who brought the stuffed animals in for the donation box.



**2016**

Will be a very exciting year for *Ocean Spray Employees Federal Credit Union.*

We will be celebrating our

**50th**

Year In Business!

We are looking forward to some exciting new things coming this year!



## Looking for a new or used auto?

Think of your Credit Union for your financing needs.

Rates as low as **1.99% APR** \*

For New or Used Auto's  
**2011-2016 for 60 months**

Used Auto's 2007-2010  
as low as **4.49% APR\***  
for 48 months

\* Based on credit performance for well qualified buyer

## Visa Balance Transfer

Why pay more interest? Ocean Spray EFCU is offering a low Visa Credit Card balance transfer from January 17th through March 31st for the low rate of **5.99% APR**. Rate is good through March 31st 2017, then will revert back to our everyday rate of **9.90% APR**.

**\*Don't have a Visa card yet? Apply today and start saving in 2016!**



### We Carry Visa Pre-Paid Gift Cards!

You select the amount you wish to load the card for, we activate the card and your shopping is done!

We have many different styles to choose from that will fit any occasion.

Wedding, Birthday, Thank You, are just a few styles we carry.

We can even take your order over the phone, charge your account and send the card to you. Once you receive it, call the credit union and we will activate the card.

**Just remember, Valentines Day is just around the corner. Visa Pre-Paid Gift Cards are always the perfect gift!**

*Ocean Spray EFCU offers*

*Home Improvement Loans, Home Equity Fixed Rate Loans & Home Equity Line of Credit Options.*

*If you have home improvement projects, think of your credit union to help make your home renovations possible.*

*Call or stop by today to inquire.*

*508-946-7573*



*Start your home renovations today!*