

Ocean Spray Employees Federal Credit Union

March 2016

People Before Profit



Save The Date— OSEFCU Annual Meeting

Celebrating 50 Years

Ocean Spray EFCU Annual Meeting

March 16, 2016 at 3 PM

Lakeville Office Cafeteria

Please join us for our Annual Meeting as we will review all the changes, accomplishments, and exciting developments from 2015.

We will update our members on new things

coming your way in 2016,

As we celebrate 50 years in business!

We look forward to seeing you there!

Direct Deposit Your Tax Return Checks!

You earned it!

Why wait another day to get your tax return check?

It is easy to have your tax return checks from Federal and State direct deposited to your accounts here at Ocean Spray EFCU.

All you need to do is enter your account number on the form, our routing number and decide whether you want the money going into checking or savings.

Our routing number is #2113-8328-6. *It's that easy!*





Winter Loan Special

Do you need to get away?
How about a little help paying
off those holiday bills or
updating your worn out
heating system?

We are here to help!

Just apply online at
oceansprayefcu.com and
submit your loan application
today.

Our quick and friendly service
is what we have built our
business on. We are here to
help you achieve your
financial goals, as we have
for nearly 50 years.

**Stop Paying High Interest Rates!
Switch to our low rate Visa Card
and start saving *TODAY!***

Visa Balance Transfer

Any purchases or credit card balance transfers
Between January 17 and March 31, 2016
will benefit from our promotional rate of 5.99% APR.

Promotional rate during this period will be valid until
March 31st, 2017 and then will revert back to our every-
day low rate of 9.90%APR

**Don't have a Ocean Spray EFCU Visa card yet?*

Apply today and start saving in 2016!

New Visa accounts are subject to loan approval process



Don't Let Your Accounts Go Dormant

Just a quick reminder that if you have bank
accounts that you have not used in over 12
months, those accounts need to be activated
by making a simple deposit or withdrawal.
If your account has no activity for 3 years,
we are obligated to send the money to the
state as abandon property. Even a one dol-
lar transaction will reactivate your account.

