

# Ocean Spray EFCU

Coming Soon: New & Improved Website

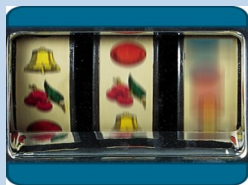
**People Before  
Profit**

One Ocean Spray Drive

Lakeville, MA 02349

800-925-2034

Fax: 508-946-7722



*Skip-A-Pay Is  
Like Hitting The  
Jackpot!!!*

Skip-A-Pay is now offered whenever YOU Choose!

You pick the month you want to skip your loan payment.  
Processing fee of \$25 for each eligible loan\* you wish to skip.

**May 2016**

## Mortgage Application At Your Finger Tips



**[oceansprayefcu.com](http://oceansprayefcu.com)**

Ocean Spray EFCU has partnered with Bank of England to provide our members with several different mortgage options. We know that every member has a unique financial story. Let BOE Mortgage and your credit union make that story come to life.

**Whether you are living in Massachusetts or throughout the USA, Let us**

help make your dream of owning your own home a reality with BOE Mortgage.

Visit our website at:  
**[oceansprayefcu.com](http://oceansprayefcu.com)**

**Click on the BOE Mortgage link**

Click continue to leave OSEFCU website and enter BOE Mortgage website.

When asked for a referral, enter Ocean Spray EFCU so that we can work with your BOE representative.

You can apply right online or contact a representative to walk you through the many mortgage options that best suit your needs. You can even calculate a monthly mortgage payment right on the spot. Don't wait another day to tell your homeownership story!



## Spring Into Your Home Improvement Projects Today!

**There is no better time than now to tackle that endless list of home improvement projects! Whether you need a new roof or to replace those old, drafty windows, we are here to help!**

From April 1st through May 31st, 2016, take advantage of our Home Improvement Loan Special.

Take 1% off our current Home Improvement Loans

Borrow up to \$10,000 for 72 months with rates as low as 5.50% APR\*

Work Estimate Required \*Rate based on credit performance



## Visa Gift Cards Available

It's that time of year! Looking for the perfect gift that ALWAYS fits? Pick up a Visa gift card at the credit union today or call to order a card to be sent to you. Perfect gift for:

- Weddings/ Anniversaries
- Graduation
- Birthday's
- Baby Showers
- Mother's Day/ Father's Day
- Confirmation
- Thank You

You select the amount you want on the card. We have several styles to choose from to fit any occasion. It's just that easy!



May 8, 2016

Memorial Day is

May 30, 2016



*From all of us at The Credit Union, we want to thank all of our brave men and women who have served our country in all areas of the armed forces. To all of our active and deployed service members, we are so grateful for your sacrifice and bravery. Be safe and come home soon!*

## Dormant Account Notices To Go Out In June

Dormant Notices will be sent out in June. Should you receive a notice, do not ignore it. We are obligated by law to send the proceeds from Dormant Accounts to the state if the account is not activated. By mailing in a small deposit, it will reactivate your account and no longer be considered Dormant. If you do not receive a notice, no action is needed.

