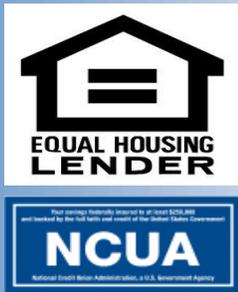




OCEANSPRAYEFCU.COM

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July 2017



OSEFCU is still offering Home Equity Lines of Credit

Applying for a Home Equity Line of Credit is simple and easy.

Call the credit union today and inquire how we can help you achieve your financial needs using the equity in your own home.

This is a great option for parents paying for college education, consolidating debt or updating your home. We are here to help make you're your financial freedom a reality.



Mortgage Application At Your Finger Tips



oceansprayefcu.com

Ocean Spray EFCU has partnered with Bank of England Mortgage 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, even if you are relocating or selling a home.

Visit our website at: 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!



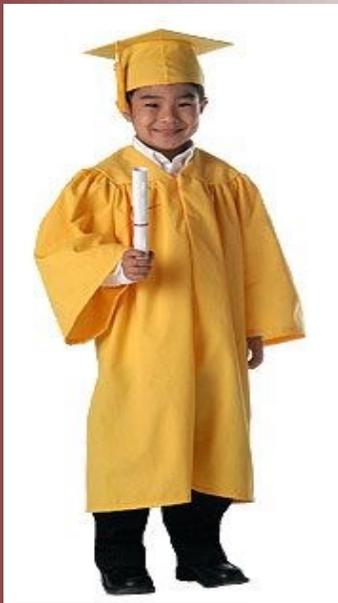
Don't Hide From Your Debt



Debt can be stressful and overwhelming at times. If you are losing sleep at night, why not consolidate it into one monthly payment and get rid of that debt in a flash. Our personal loans go up to \$15,000. The loan process is quick and easy. Pay down on your student loans or pay off those high rate credit cards. We can even help address some past debt that is effecting your credit. Take control of your debt!

Apply online today!

** Rates Based on Credit Performance. Not all applicants will qualify.



Bright Futures Start With The First Step!

They grow up so fast! Before you know it, they will be starting college or getting married. Start saving for their future today. Do you have a savings account for your child or grandchild earning little to no interest? **For as little as \$500**, you can open a CD and earn a higher interest rate on that money. You can add money to the account at time of renewal. Why not give them the best chance for a bright future and start saving today. Ask a credit union member about opening a CD today.

Are You Making The Most of Your Credit Union



Being part of our credit union family, you get that personal service from our staff that large banks can not offer. Ocean Spray EFCU was started by Ocean Spray employees in 1966. They came together to create a place

just for Ocean Spray employees and their families. We may be small in size but we offer products that large institutions have without the high monthly fees. We get to know our members on a personal level that you just don't get with

a big bank. Next time you look to finance a car or think about doing that home improvement project, check with us first for our rates. You may be surprised how much you save. We are "People Before Profit"!