

Ocean Spray Employees Federal Credit Union

Contact email address: credit_union@oceansprayfcu.com



As we welcome in 2018, we are excited for the new adventure that Ocean Spray Employees Federal Credit Union is embarking on. This new year will bring many changes to our credit union, as we get ready to relocate to our new location in Bridgewater. One thing that will not change is our commitment to our members to provide exceptional service. For 51 years, we have built your trust and loyalty to our credit union, and we strive to provide the same consistent level of service as we always have since we started in 1966. The staff at Ocean Spray Employees Federal Credit Union would like to thank you all for your membership, your loyalty, and patience as we transition into our new *home*.



New Address & Contact Information

Please note as of January 16th, 2018 our new location will be:

Bridgewater Credit Union

75 Main St.

Bridgewater, MA 02324

Main Phone # 1-888-894-9144

Our Mailing Address For Payments Will Be:

Ocean Spray EFCU

P.O. Box 828

Bridgewater, MA 02324

Drowning In Debt? We Can Help!

The holidays are behind you and those credit card bills are rolling in. It is at this point you realize that maybe you spent more than you planned on this holiday season you need some help. We are here to lend a helping hand. Consolidating your debt can reduce your monthly payments into one affordable payment. We have several options and we can help you determine which solution works best for you.

Visa Balance Transfer- Transfer your high rate credit cards to our low rate 9.90% APR Visa card. Maximum credit line is \$10,000.

Consolidation Loan- this is a personal unsecured loan with a maximum loan amount of \$15,000. You decide which bills you want to consolidate and we make the payments directly to the company for you.

Home Equity Line of Credit- Use the equity in your home to pay off credit card debt, pay tuition bills or start those home improvement projects you have been putting off. This is a flexible option with a 5 year draw period. Interest rate is based on prime which is currently 4.25% APR.

Variable Line of Credit- This open end line of credit works like a credit card. You only pay on the amount you have used from the line. Our maximum line of credit is \$10,000 and this rate is locked at 11.50% APR



Our Boston Children's Hospital Fundraiser Was a HUGE Success, Thanks To All of You!

We want to thank everyone that purchased candy bars, raffle tickets, & played BINGO this year. All of your generous support helped your credit union raise \$ 1,000.00 that we donated to Boston Children's Hospital. We raffled off gift baskets to several lucky winners on December 20th. We collected 20 stuffed animals that went to children at the hospital. The winner of the BINGO game won a \$100 Visa Gift card to spend on their holiday shopping.

That lucky winner was: Elle Martins

Thank you as always for your continued support. You helped change the lives of children and families with your donation to this incredible hospital.

[Winners of the gift baskets were:](#)

Nips Basket: Kim Frankian

Gas Grill: Tami Carpenter

Doggie Basket: Rebecca Weber

Wine Basket: Tami Carpenter

\$25 Tastefully Simple GC: Cheryl Ladd

Heated Massage Mat: Brenda Gesner

Partylite Gift Card: Deb Mendes

Partylite Gift Card: Tami Carpenter

Partylite Bear: Maureen Kelly

Partylite Igloo: Maura Heidcamp

Partylite House: Maura Heidcamp

Partylite Bear: Melissa Leger



**Boston
Children's
Hospital**

Until every child is well™