



Ocean Spray Employees Federal Credit Union

July 2018

Celebrate Summer With This Sizzling Deal!



July & August Only

If You Are In The Market To Buy,
Take Advantage of Model Year End Deals
Or Refinance Your Current Loan
And Start Saving Today!

2015-2018 New or Used Vehicles

Rates as low as 2.99% APR* For 72 Months

Current Low As Rate is 3.49% APR

Example: Borrow \$25,000 for 72 Months at 2.99% APR
Your Monthly Payment is Approximately \$380 Per Month

*Rates Based on Credit Performance **Not All Members Will Qualify *** Current Ocean Spray EFCU Loans Do Not Qualify For Special



Need Quick Cash? We Got You Covered



We now offer cash advances on our Ocean Spray EFCU credit cards at our Bridgewater location.

No Fee

Quick & Easy

Swipe & Go

Limited only to your available credit limit



Fourth of July Fun Facts

According to the National Sausage and Hot Dog Council (NHDSC) Americans are expected to eat **160 million** hot dogs over the July 4th holiday alone, part of the 10 billion hot dogs eaten over the summer season from Memorial Day to Labor Day.

Bristol Rhode Island is home to the oldest Fourth of July Celebration in the United States of America. (officially known as the Military, Civic and Firemen's **Parade**), founded in 1785, is a nationally known **Fourth of July parade**.

July 4th



On **July 4**, 1776, the thirteen colonies claimed their independence from England, an event which eventually led to the formation of the United States. Each year on **July 4th**, also known as Independence Day, Americans celebrate this historic event.

63.9% of people own a U.S. flag

Americans do a lot of picnicking on the 4th. According to the National Retail Federation, 64.5% of people will attend a Fourth of July picnic or barbecue.

Americans will fire up the grill spending \$388 million on hamburger patties, \$389 million on BBQ Chicken, \$133 million on buns, and \$37 million on Ketchup, not to mention other provisions for Independence Day.



Need Help With College Tuition, Home Equity Loans My Be The Answer



College tuition is expensive and most families need financial assistance to pay for schooling. Taking a Home Equity Loan can give you the money you need to make this dream a reality. If parents don't have a college fund saved up, a home equity loan offers certain advantages. The interest rates are very good compared to other types of loans, and the interest is usually tax-deductible as well.

Applying is easy. We offer a Fixed Rate Home Equity and a Home Equity Line of Credit. Speak with one of our loan specialists today and we will help you determine which option works best for you and your family.