



2018

A New Financial Plan!

A bill consolidation loan gives you a fresh start and can be just what you need to break your old spending habits. Along with some tips and hints on money management from our friendly staff, you can regain control of your finances. Compare your high rate credit card rate to our low personal loan rates. Get back on track and on the road to a better future. Call or stop by your credit union today. We offer many options to best suit your financial needs. Contact us at #888-894-9144 and start saving today!



Ten Tips To Preserve Your Credit Rating

1. Pay all your bills on time - even if it's just the minimum payment.
2. Pay down your credit cards - keep each of them below 50% of the total limit.
3. Have only a few credit card accounts.
4. When you pay off a card and no longer use it, have the creditor advise the credit bureau the account was "closed at consumer request."
5. Close those old accounts that you are not using.
6. Keep statements that show you've closed an account and have a zero balance.
7. If you are refused a loan, you're entitled to a free copy of your credit report.
8. Don't make too many credit requests in a short amount of time. This can have a negative impact on your credit rating.
9. If you asked for corrections to be made to your credit report, order a new copy to make sure they were made.
10. Watch out for companies that offer to fix your credit record- you can do it yourself!!



P.O. Box 828
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1-888-894-9144
oceansprayefcu.com



Ocean Spray EFCU wants to wish all our members returning to school this Fall a happy, safe and exciting school year. Whether you are starting Kindergarten or College, this is the time to meet new friends, learn about life and strive to be the best you can be! Best of luck to you all and have a great school year!

Check Out Our Low Interest Rates On Our Ocean Spray EFCU Visa Card



Our Low Rate is *always* **9.90% APR**

Easy To Apply!

Contact The Credit Union today for an application. Balance transfers welcome. Maximum credit limit of \$10,000. Not all applicants will qualify for highest limit. Credit approval process required.

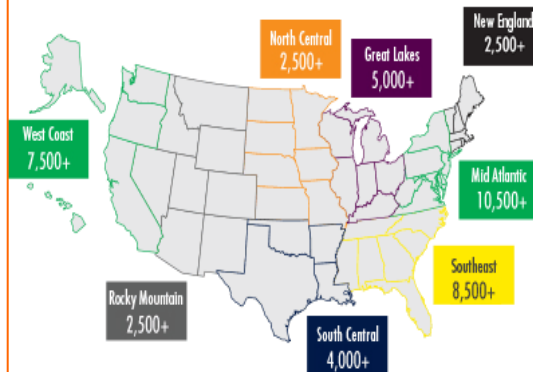
Got Surcharges?

Opening a checking account with Ocean Spray Employees Federal Credit Union and applying for a debit card will give you access to over 55,000 FREE ATM's across the United States, Canada, United Kingdom, & Australia.

Our debit cards work on the Allpoint system. If you want a list of ATM's in your area that are on the Allpoint system, log onto our website, oceansprayefcu.com and click on the Allpoint link.

This link will help you locate the closest free Allpoint ATM's in your area.

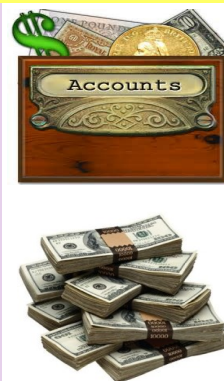
Allpoint ATMs by Region



Final Notice For Dormant Accounts

September 30th is the deadline for reactivating your dormant account. If you received an Inactive Account Notice, you *must* contact the credit union prior to the September 30th cut-off. We are required by law to escheat all dormant account funds to the state if the account is

inactive for a period of 3 years without any activity. By making a small deposit, this will reactivate the account. If you did not receive a notice in the mail, no action needs to be taken at this time. Contact the CU at #888-894-9144 with any questions regarding the Dormant Account notices.



Deadline to Activate Your Dormant Account is September 30th



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

\$100 cash reward with every new line switched to **Sprint!** Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!*

Save up to \$15 on **TurboTax** federal products!

Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.

Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.

Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org.

You get all these offers and discounts just for being a member of Ocean Spray EFCU.