



Ocean Spray Employees Federal Credit Union

#888-894-9144

credit\_union@oceansprayfcu.com



## Annual Meeting Recap

On March 21, 2018, Ocean Spray EFCU held our Annual Meeting at the Fireside Restaurant. The Board of Directors, Supervisory Committee and Manager Annette Yee reviewed the credit unions performance for 2017. Tead Sosnowski read the Annual Meeting notes form last years meeting. Alan Dakers read the Treasurers Report and Eileen Dlouhy reviewed the Supervisory Committee Report. President of the Board of Directors, Heidi Sullivan addressed the members, read the President's Report and reviewed all the loan specials we offered in 2017. Heidi also reviewed all the events the credit union took part in to make our community a better place. This included the school supply drive, the coloring book and crayon drive for local hospitals, and our big yearly fundraiser for Boston Children's Hospital.

Annette Yee, Manager, addressed the members and thanked everyone for all their support during our transition from the Head Quarters of Ocean Spray to our new location in Bridge-water. Annette spoke about the new Credit Cards we issued and the move

to PSCU. She discussed focusing on membership growth in 2018 and her ideas for mobile banking.

Ocean Spray EFCU received the highest overall rating a financial institution can receive from NCUA.

Everyone in attendance enjoyed a ice cream sundae and was entered to win some fantastic raffle prizes.

We had 3 Visa gift cards that were given out, along with a pair of LED Dancing Water Speakers. The Grand Prize was a 12 Bottle Wine Fridge.

Our winners were:

### **\$25 Visa Gift Cards**

Kathy Davis

Dianne Waller

### **\$50 Visa Gift Card**

Nicole Bernier

### **LED Dancing Water Speakers**

David Cunningham

### **12 Bottle Wine Fridge**

Carl Cahoon



**BARRETT'S  
FIRESIDE GRILLE  
& FUNCTION FACILITY**



## Limited Time Offer.

CD Special

**1.75% APR** **1.76 % APY**

with minimum deposit of \$1000 for 30 month term.

There is no better time than now  
grow your savings



Credit\_union@oceansprayefcu.com

1-888-894-9144

Offer Valid From April 1 through June 30th, 2018

## Visa Gift Cards Available

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. We will activate the card once you receive it. Perfect gift for:

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



## Spring Into Action

**April 1 through May 31, 2018.**

Start those Spring projects, take a vacation, or just host that big graduation party. Whatever you need to accomplish this Spring, we are here to help!

**Rates as low as 2.49% APR**

Loan rates are based on the length of time you take the loan and credit performance. Maximum loan amount is \$15,000. Loan term ranges from 12 months to 84 months

Not all members will qualify for lowest rate.



## Important Dates In April

April 1 Easter Sunday  
April 16 Patriots Day  
April 22 Earth Day