



OCEAN SPRAY EMPLOYEES FEDERAL CREDIT UNION

APRIL 2017

ANNUAL MEETING RECAP

On March 15, 2017, we held our annual meeting at the Fireside Grille to review the accomplishments and performance of 2016. After reviewing our finances, we reflected on the credit union's celebration of 50 years in business, the new website, Sirius XM, the security of chip cards (Visa and Debit). Several successful fund raisers throughout the year, to give back to the community.

Many came to enjoy our ice cream and dessert. Our annual gift to attending members was a glass cup with our cranberry scoop logo. This would be the last year with our current logo, because we designed a new logo shown in the middle section of this page.

We introduced our NEW Logo!!



Annual Meeting Gift Winners

\$25 Visa Gift Card Winners

Natalie Connor
Julio Pratt

\$50 Visa Gift Card Winner

Steve Wylie

\$25 Fireside Gift Card Winner

Karen Washburn

Echo Dot 2nd Generation

Filomena Bettencourt

Samsung Sound Bar

Martin Berry



This offer is only available through our credit union. Dealerships can only offer Sirius XM on new auto purchases.

You may be eligible for a

FREE 3 MONTH ALL ACCESS Sirius XM Trial Subscription.

When you finance your eligible used auto through our credit union, you can receive a complimentary 3 month subscription.

This offer is for new loans to the credit union. Vehicle would need to be equipped with Sirius XM capability to receive service.

Offer extended members that refinance their auto with us as well. Sirius XM makes final

VISA BALANCE TRANSFER SPECIAL ENDS THIS MONTH



Time is running out to take advantage of our Visa Balance transfer special. Offer ends April 30th to transfer your high rate credit cards over and take advantage of either one of our specials. Today is a good day to start saving your hard earned money!

0% APR Special

- 1) 0% APR for 1 year with a 4% balance transfer fee. Promotion runs from February 1, 2017 through April 30, 2017. 0% APR rate will be in effect until the day after your March billing cycle.

2.99% APR Special

- 2) 2.99% APR on balance transfers with no transfer fee. This option is for 18 months and will be in effect from February 1, 2017 through the day after your September 2018 billing cycle.

LOW NEW & USED AUTO RATES- PURCHASE OR REFINANCE

2014-2017 Auto Rates

100% Financing

Rates as low as **2.49%** APR

For 60 Months

As low as **3.49%** APR

For 72 Months



2010-2013 Used Auto Rates

90% Financing

48 Month Max.

Rates as low as **5.49%** APR



EARTH DAY FUN FACTS

April 22, 1970 was the first Earth Day celebrated.

◆ Earth Day originated in the United States in the 70s but was not celebrated worldwide until 1990!

◆ Gaylord Nelson was the founder of Earth day all while he was working as a US Senator.

◆ In 2009 the UN re-named Earth Day to International Mother Earth

Day.

◆ Every Year on April 22, Men, women, children, come together planting trees, picking up garbage, or even just promoting a healthy planet. All trying to help our planet have a better future.

◆ It is common for schools or even entire communities to celebrate it for an entire week!

◆ In 2011 28 million trees were planted in Afghanistan

◆ In 2012 more that 100,00 people in china road bikes to help save fuel and reduce co2 emissions.

Earth Day is a worldwide celebrated holiday! It teaches environmental awareness in 121 countries!



EASTER FUN FACTS

- When taking a bite into a chocolate bunny, 76% of Americans prefer to bite off the ears first. 5% eat the feet first and 4% eat the tail first.
- During the Easter season, Americans buy more than 700 million Peeps - making Peeps the most popular non-chocolate Easter candy.

- Adults prefer milk chocolate (65%) over dark chocolate (27%).
- 86% would prefer having chocolate bunnies instead of a live rabbit.
- Each day throughout the year, 5 million marshmallow chicks and bunnies are produced in preparation for Easter.

16 billion jelly beans are made specifically for Easter which is enough to fill a plastic egg the size of a 9-story building.

The first chocolate eggs were made in Germany in the 19th century and remain one of the most popular Easter candies today.

