

Ocean Spray Employees Federal Credit Union



December 2016

People Before Profit



There's Still Time!! Apply For A Holiday Helper Loan Special *TODAY!*

You can be a holiday helper just by taking a Holiday Loan with

Ocean Spray Employees Federal Credit Union.

\$5.00 will be donated to

Boston Children's Hospital

for every completed & processed loan special.

Plus **OSEFCU** is **giving away a \$50.00 Visa Card,**

that's right, just to say thank you for taking a loan with us,

as we celebrate our 50 years of service.

We will choose one lucky winner on December 16, 2016

Choose from

Up to \$1500 loan for 12 months

Rates as low as **3.99%** APR*

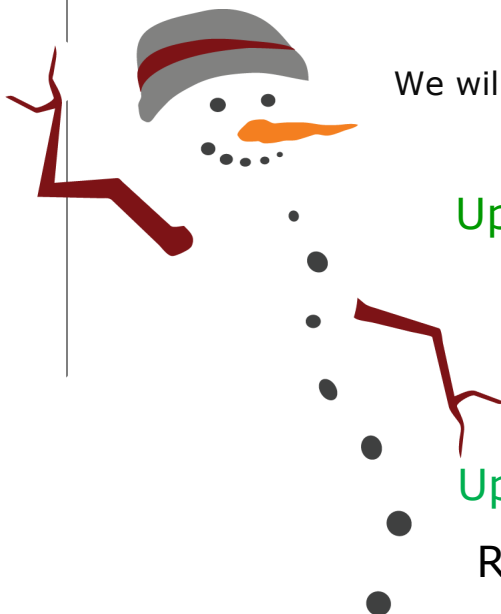
OR

For a special gift.....HO HO HO!

Up to \$3000 loan for 24 months

Rates as low as **5.49%** APR*

*Rates based on credit performance





Strapped For Holiday Cash? We Can Help!

Did you know that you can Skip-a-Pay on your personal and auto loans once per calendar year?

If you need a little extra money this holiday season, think about our Skip-a-Pay option. Forms available on our website or call, we can email a form to you. The cost is \$25 per loan. You must be current and up to date on the loan to qualify for the Skip-a-Pay.

MORTGAGES & VISA NOT INCLUDED IN OFFER. Skipping a payment is like "making a loan to yourself" and will allow you to take charge of this year's budget. Use the extra cash for travel, gifts, entertaining, or any other expenses.



This Years **HOTTEST** Christmas Gifts

Remember the Cabbage Patch Craze of 1983? This years hottest item is the Hatchimal. This little critter is flying off the shelves faster than stores can get them in stock. The original retail price for this item was \$49.99, however people are paying hundreds for this item on popular sites like EBAY and Amazon. This item has mixed reviews. Some love this items while others stated the Hatchimal didn't hatch and once it does, it is an overpriced stuffed animal the kids lost interest in quickly. Buyer Beware!



FurReal Friends Torch Doll

This cute little guy breaths colored mist that looks like fire. The dragon interacts with you if you press his charm. Retail for \$79.99 at several retailers. Reviews are overall good. People loved this cute little furry friend.



Samsung Virtual Reality Goggles. This hot item retails for \$99.99

Power Wheels Wild Thing Battery-Powered Spinning Vehicle



Retails for \$329.99. Get ready to take a ride on the wild side with this Power Wheels Wild Thing Battery-Powered Spinning Vehicle in Orange. Hop into the extra-wide seat, take hold of the dual joysticks and you're all set for your next on- or off-road adventure. Travel at speeds of up to 5 mph forward or 3 mph in reverse, or perform 360° spins to dazzle friends and family.