



# *Ocean Spray Employees Federal Credit Union*



*February 2017*

*People Before Profit*

*oceansprayefcu.com*

## *Annual Meeting– Mark Your Calendar!*

*Ocean Spray Employees Federal Credit Union is hosting their  
Annual Meeting at*

*Fireside Restaurant*

*30 Bedford Street, Middleboro Mass.*

*March 15, 2017*

*12:30-2 pm*

*Come join us as we review the accomplishments and  
performance of your Credit Union.*

*Enjoy some delicious treats and be entered to win  
fantastic raffle prizes!*



*Valentine's Day is  
Tuesday February 14th*





## Visa Balance Transfer—Limited Time Offer!



Start the year off right with more money in your pocket! Take advantage of our Visa balance transfer promotion going on now! You can choose from either of the two options below:

- 1) 0% APR for 1 year with a 4% balance transfer fee. Promotion runs from February 1, 2017– April 30, 2017. 0% APR rate will be in effect until the day after your March 2018 billing cycle.
- 2) 2.99% APR on balance transfers with no transfer fee. This option is for 18 months and will be in effect from February 2017 through the day after your September 2018 billing cycle.

Call the Credit Union today to discuss which option would fit your needs! 508-946-7573

## Check Out Our *LOW* Auto Rates!

### NEW AUTO RATES

#### 2014 & Newer

Up To 60 Months as low as **2.49% APR** with automatic transfer

Up to 72 Months as low as **3.49% APR** with automatic transfer

100% Financing



### USED AUTO RATES

#### 2010-2013

Finance up to 48 Months

As low as **5.49% APR** with automatic transfer

We finance 90% of NADA Book Value



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 determination of eligibility.

