

Holiday Calendar

New Year's Day
Friday, January 1, 2016

Martin Luther King, Jr. Day
Monday, January 18

Presidents' Day
Monday, February 15

Although we are closed on these days, Voice Response, Virtual Branch (Home Banking), Check Free (Bill Pay), ATM and point-of-sale networks will be open 24/7.

Dividends

Rates subject to change	Last Quarter Actual APY	This Quarter Anticipated APY
Regular Shares	0.10%	0.10%
Christmas Club	0.10%	0.10%
IRA (under \$2,000)	0.12%	0.12%
IRA (over \$2,000)	0.15%	0.15%
Checking	0.05%	0.05%
Money Market**		
\$0 - \$9,999	0.12%	0.12%
\$10,000 - \$50,000	0.13%	0.13%
\$50,001 +	0.15%	0.15%
Certificates – Call for current yields.		

*Dividends are based on credit union earnings. Regular shares earn day-in, day-out dividends with dividends paid quarterly. Checking accounts earn day-in, day-out dividends every month a minimum balance of \$500 is maintained. Dividends are declared by the Board of Directors at the end of each dividend period.

**There is a \$10 charge on balances that fall below \$2,500. Rates are subject to change without notice.

You're About to Be Chipped!

New Chipped VISA Cards Will Be Safer

Your old-style OCFCU VISA Card with its magnetic strip is about to be replaced by the new, more secure VISA Card with a microchip embedded in it, carrying your OCFCU VISA account information. Merchants around the world are already accepting the new, chipped cards. Credit cards from all sources will soon be using the microchip to make transactions safer by several orders of magnitude.

We are changing our VISA Card processor on February 22, 2016. Members with OCFCU VISA accounts should receive the new chipped VISA cards during the second week in February. **Please activate your new card as soon as you receive it, as the old cards will stop working on February 22.** Be ready for the change!



New OCFCU VISA - Greater Purchasing Power

Throughout Europe and elsewhere, microchipped cards are in use and old-style magnetic cards are no longer accepted. OCFCU's new, chipped VISA will let you travel with confidence, greater card security, and worldwide acceptance.

Choose from several OCFCU VISA accounts. **VISA Gold has an introductory rate of 7.75% APR for six months.** After that, its rate reverts to our normal prime plus 5%, currently at a low 8.25% APR.*

Apply now for the new OCFCU VISA that protects your credit card account and gives you *the greatest purchasing power available!* Call us today!

VISA Classic & Share Secured VISA Accounts

- ✓ Limits range from \$300 to \$10,000
- ✓ No annual fee
- ✓ No fee for cash advances or balance transfers
- ✓ Rates vary based on FICO score

VISA Gold Accounts

- ✓ 7.75% APR introductory rate for 6 months*
- ✓ Limits range from \$5,000 to \$20,000

- ✓ Annual fee of \$20 waived for Platinum members
- ✓ No fee for cash advances or balance transfers
- ✓ Rate = prime + 5%* (updated every 6 months)

*VISA Gold and Preferred rates are for those with highest credit scores. All loans subject to credit approval. Rates subject to change at any time. **The VISA Gold introductory rate** reverts to the normal rate (prime + 5%) after six months. Families cannot exceed \$20,000 maximum unsecured credit per household. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. You will receive a complete disclosure of rates and terms associated with your loan before you sign any loan documents. Credit lines can be revoked at the credit union's discretion and have reviews semi-annually for eligibility of Visa lines. This is a bi-annual rate. With a **Share Secured VISA**, you decide what limit you'd like (not to exceed \$2,000) and you put twice that amount in your savings as collateral. Although your funds are frozen, you continue to receive dividends on your deposit while having the ability to charge and make monthly payments on your VISA. Great for members who have bad credit or no credit.





Annual Meeting April 19, 2016

A good way to introduce your family to OCFCU membership!

Please join us on Tuesday, April 19, for our Ocean Crest Federal Credit Union 2016 Annual Meeting. We also invite your family to attend with you to hear about the credit union's progress during the past year and learn about the benefits of OCFCU membership. As you vote and participate in governing your own financial institution, your family will experience first-hand some of the important advantages and privileges that make credit union membership unique.

Come early to socialize with other members and enjoy refreshments. We will give away numerous door prizes, including cash, and new members who sign up before the meeting will also be entered into the drawings.

Mark your calendar for April 19 and invite your family and eligible co-workers to join us for our 2016 Annual Meeting!



When: Tuesday, April 19, 2016, at 6:30 p.m.

Where: Long Beach Petroleum Club
3636 Linden Ave.
Long Beach, CA 90807



OCFCU's 2016 Blackman Scholarship Recipient

Each year, Ocean Crest FCU awards the "Blackie" Blackman Scholarship to one of our members who has graduated high school in the current year and will be entering post-secondary education. Congratulations to Ariel Burns, our 2016 Blackman Scholarship winner! Here are excerpts from her winning essay about how OCFCU has impacted her family:

"Ocean Crest Federal Credit Union is a place that has helped my family create a stable future for ourselves. The overall support from OCFCU creates a financial guidance towards the future of my brand new fiscal needs.... I am a part of the Ocean Crest community along with all of my other family members."

"Whenever my mom needed funds to create memories as a family, it was always available. Whether it would be going on vacation or buying a vehicle, Ocean Crest always has been there to make it all happen. This form of trust and bond we have with our institution is irreplaceable. Ocean Crest isn't just a facility to store money, but a helpful hand into making big things happen. You have always assisted and guided us to our goals in life. It feels nice to

have some obstacles punched out of the way, making life a little bit easier. Not necessarily making it effortless but more positive and do-able."

"My family has always valued what OCFCU has to offer and we will always be a part of your community for that reason. When you respect an institution for their values you want your kids to also be a part of those values and their kids' kids, etc. And that is what Ocean Crest is, a chain of like-minded people that share a respectably high and trusted standard. This community really has something great to offer each and every member. OCFCU sits down and explains to you your future and possibilities of improving it. That sense of reassurance is something no one can ever pay for. That assurance comes with trust and trust is earned – not bought. And this institution has earned it from my entire family. Starting with my aunt, soon to be loving through her retirement, to hopefully my future children being taken care of long after I am gone."

We are very proud of our newest Blackman Scholarship winner and her excellent essay. Congratulations, Ariel!

Pay Them With a Signature Loan!

Post-holiday bills are beginning to crowd the mailbox, demanding that the piper be paid. Tax time is also getting closer, about to make its annual demand that Uncle "Piper" Sam be paid as well. Are you ready for all this?

We can help. An OCFCU Signature Loan can provide the cash you'll need to keep all those impatient pipers at bay. OCFCU Signature Loans are based on your income and do not require collateral. Loan terms and amounts are based on credit risk scores.



Closed-End Signature Loan:

- Up to \$20,000*
- 48-month financing available
- Life and Disability insurance are available

Open-End Easy Access Signature Loan:

- Line of credit
- Up to \$20,000*
- Minimum payment 3% of loan balance at time of last advance
- No need to reapply - credit line is available on Matey or Virtual Branch for advances
- Life and Disability insurance are available

Call us! We want to help you pay off all that debt... and keep you from having piper nightmares!

*\$20,000 maximum unsecured per household. Preferred rate for those with highest credit scores. All loans are subject to credit approval. Open-end Signature Loans are reviewed semi-annually for eligibility. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status, or national origin.



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Email: mail@OCCU.net
Hours:
M-W & F 8:30 a.m. - 5 p.m.
TH 10 a.m. - 5 p.m.



All loans are subject to credit approval. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. Dividends are based on the credit union's earnings at the end of a dividend period and thus cannot be guaranteed. Rates, terms, conditions and services are subject to change after the account is opened. Yields and rates are subject to change at any time without notice. For more information, refer to your Truth-in-Savings Disclosure or contact a credit union employee. The credit union may provide information about products and services available to members from other sources. However, it does not warrant, nor accept liability for, the actions, products or services of others.

APR = Annual Percentage Rate. APY = Annual Percentage Yield.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency