



OCEAN SPRAY EMPLOYEES FEDERAL CREDIT UNION

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CREDIT OR DEBIT?

WHAT YOU SHOULD KNOW WHEN USING YOUR DEBIT CARD

Summer 2009

Newsletter



Always say CREDIT

Let's say you've stopped on your way home to pick a few things at the convenience store. At the register the sales person rings up your purchases and asks you "Credit or Debit?"

*You know the card in your hand is a debit card, so it is perfectly natural to respond with "Debit". You will then be asked to enter your "PIN". The problem with this response is that you may incur a fee with this type of transaction.

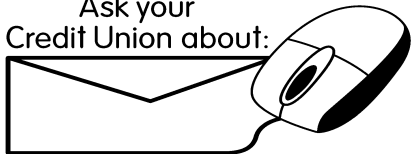
*You should only use this type of transfer if you wish to receive "Cash Back".

*To avoid fees when making purchases with your debit card, if you are asked the question "Credit or Debit" you should respond "Credit".

*Although you are not using a credit card, the transaction will proceed as if you were, you will be asked to sign your receipt, and the funds will be debited from your checking account.

*Another reason for saying "Credit" and not using your "PIN" is the fact that you will also be saving your Credit Union money, which ultimately reduces operating costs, resulting in the ability to provide you with a higher level of service and income on your savings accounts.

Ask your
Credit Union about:



Online Bill Pay

If you are tired of writing checks every month to the same companies to pay the same bills, finding stamps to put on the envelopes, then trudging off to the mailbox to mail them. Then sign up for Bill Payer.

Do you use
Bill Payer or
Home Banking??

Access Your Account

ONLINE

24 Hours A Day.



Our Web Site Is Available Wherever You Are

Find the most updated information concerning your account, products, services, and interest rates on our Web site. checking your account information, finding our latest rates, details on getting a loan, applying for a loan, and ATM locations.

PAYROLL DEDUCTION

Isn't it time to save automatically?

Payroll Deduction Helps You Pay Yourself First

When times are tough, it may seem like it's impossible to save. That's why you'll want to use a tried-but-true trick: Pay yourself first. Use payroll deduction to tuck away money from every paycheck. Because you never see the money, you won't miss it. When you get a raise or a bonus, have those funds go directly to savings, too. After all, you have been getting along without it, and this way, you won't be tempted to spend the money on something you don't really need. Some people set up special savings accounts earmarked for specific goals, such as a down payment on a car, college for the kids, or a once-in-a-lifetime vacation. Using payroll deduction helps them reach their goals with less pain and in less time. To help make your dreams come true, sign up for payroll deduction today.



Save Before You Go

Save today for tomorrow's adventure with a vacation club account at your credit union. By putting aside your money, you can relax and leave behind your day-to-day troubles and cares and not worry about how you're going to pay for your vacation when the bills come due.

Tuck away as much as you like every payday or every month. You can make it easy to do by setting up automatic payroll deduction or an automatic transfer. Start saving now for your next vacation adventure. It's easy to sign up. Call or stop by your credit union today to start your vacation club.



Loan Special

1 yr

5.99% APR

Borrow up to \$5,000.00

Vacation, Back to
School,
Home Repair, etc.

Securing Your Home While On Vacation

The last thing you want to worry about while on your much needed vacation is your home. If your home will be vacant while you're away, take a few steps to ensure that it's secure. Here are a few tips to make it look as though you are still at home:

- * Make it appear that you're at home - use timers to turn on interior lights at normal intervals and use a timer to turn on and off a radio.
- * Never leave a message on your phone voicemail saying that you will be away.
- * Ensure all windows are locked and secure. Place a strip of wood in sliding window tracks and sliding glass doors for extra security. Also, always lock the door to your attached garage.
- * If you normally park a car in your driveway, ask a neighbor to park their car there.
- * Have someone mow your lawn.
- * Cancel the newspaper and suspend mail delivery for the time you're away by filling out a simple form with the post office and calling the newspaper circulation department. Make sure you give several days notice.
- * Don't leave a key hidden outside your house. Instead, leave it with a trusted family member, friend, or neighbor. Have this person check your house regularly. Let this person know how long you'll be gone and when you'll be returning. Also, leave information about how you can be contacted in case of an emergency.

The Last Word



* The really happy person is one who can enjoy the scenery when on a detour.