

Ocean Spray Employees Federal Credit Union

February 2016



Save The Date For Our Annual Meeting

Ocean Spray EFCU is celebrating 50 Years in business this year. Please join us for our Annual Meeting on

March 16, 2016

3pm in the Cafeteria of our Lakeville Office

Join us for a Sundae as we update our members on our accomplishments from 2015 and our future endeavors.



Check Out Our Low Auto Rates

New or Used 2011-2016

Rates as low as 1.99% APR* for 60 Months

As low as 2.99% APR* for 72 Months

100% Financing

2007-2010 as low as 4.49% APR* for 48 Months 90% Financing

* Rate based on credit performance

Apply online today!

Oceansprayefcu.com

Ocean Spray EFCU

One Ocean Spray Dr.

Lakeville, MA 02349

508-946-7573

Fax 508-946-7722

**Stop Paying High Interest Rates!
Switch to our low rate Visa Card
and start saving *TODAY!***

Visa Balance Transfer

VISA Transfer Promotion

Any purchases or credit card balance transfers

Between January 17 and March 31, 2016

will benefit from our promotional rate of 5.99% APR.

Promotional rate during this period will be valid until March 31st, 2017 and then will revert back to our everyday low rate of 9.90%APR

**Don't have a Ocean Spray EFCU Visa card yet?*

Apply today and start saving in 2016!

New Visa accounts are subject to loan approval process



Winter Loan Special

Do you need to get away? How about a little help paying off those holiday bills or updating your worn out heating system?

We are here to help!

Just apply online at oceansprayefcu.com and submit your loan application today.

Our quick and friendly service is what we have built our business on. We are here to help you achieve your financial goals, as we have for nearly 50 years.

HOLIDAY DEBT IS EVEN UGLIER

Transfer your balance to our lower interest rate credit card.

Less interest.
Lower fees.
Better looking 2016

Ask a credit union representative for details.

GET THE CARD YOU'LL NEVER BE EMBARRASSED TO USE

It's time to unravel high interest and fees.

IT'S A BEAUTIFUL FIT

Strip away unwanted debt and slip into a better-looking financial future.

IT'S ALWAYS IN FASHION

Lowering your monthly interest payments never goes out of style.

IT'S PRACTICALLY TAILORED FOR YOUR LIFE

Now you can manage multiple billing statements and due dates with one monthly card payment.

Ask a credit union representative for details