

# Ocean Spray Employees Federal Credit Union Celebrating 50 Years

1966-2016

April 2016



1 Ocean Spray Drive

Lakeville/Middleboro MA 02349

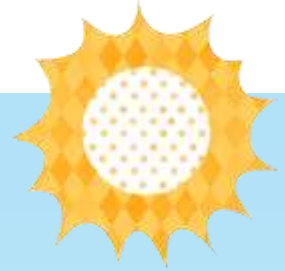
1-800-925-2034

[oceansprayfcu.com](http://oceansprayfcu.com)

## Annual Meeting Recap

On March 16, 2016, we gathered in the Main Office of Lakeville to review the Credit Union performance for 2015. We have had many changes over the last 12 months. Annette Yee took over as manager after Deborah Harrington retired last June. We have introduced CHIP cards for security on our Visa and Debit cards. As your card expires, the new card you receive will have the new CHIP feature for added security on point of sale purchases. We welcomed new staff members Linda Clougher and Helen Pacewicz to the credit union last summer. Annette rearranged the office to better accommodate the staff and add privacy when meeting with members. Just another way we are improving our service to our members. All members in attendance at the meeting received a 50th Anniversary Umbrella and a raffle for Visa gift cards and Dunkin Donut Gift Cards. Ice cream sundaes and cupcakes were served and enjoyed by all.

Annette put together a handout showing the 50 year history of the Credit Union. How the Credit Union started in Hanson MA in 1966 by Ocean Spray Employees. There were pictures of Ocean Spray in Plymouth and our location now in Lakeville. If anyone would like a copy, please contact the credit union and we will be happy to send one out.



**Spring Into Your Home  
Improvement Projects  
Today!**



There is no better time than now to tackle that endless list of home improvement projects! Whether you need a new roof or to replace those old, drafty windows, we are here to help!

From April 1st through May 31st, 2016, take advantage of our Home Improvement Loan Special.

Take 1% off our current Home Improvement Loans

Borrow up to \$10,000 for 72 months with rates as low as 5.50% APR\*

Work Estimate Required

\*Rate based on credit performance





Home Equity  
Line of Credit  
3.50% APR

**With Our Help**  
There has never  
been a better  
time to start  
those home  
improvement  
projects.

Apply Today  
Fast & Reliable  
Service



Always dedicated to finding ways to help you  
save for the future!

## 52-Week Money Saving Challenge

Week	Date	Deposit	Balance	✓	Week	Date	Deposit	Balance	✓
1		\$1	\$1	<input type="checkbox"/>	27		\$27	\$378	<input type="checkbox"/>
2		\$2	\$3	<input type="checkbox"/>	28		\$28	\$406	<input type="checkbox"/>
3		\$3	\$6	<input type="checkbox"/>	29		\$29	\$435	<input type="checkbox"/>
4		\$4	\$10	<input type="checkbox"/>	30		\$30	\$465	<input type="checkbox"/>
5		\$5	\$15	<input type="checkbox"/>	31		\$31	\$496	<input type="checkbox"/>
6		\$6	\$21	<input type="checkbox"/>	32		\$32	\$528	<input type="checkbox"/>
7		\$7	\$28	<input type="checkbox"/>	33		\$33	\$561	<input type="checkbox"/>
8		\$8	\$36	<input type="checkbox"/>	34		\$34	\$595	<input type="checkbox"/>
9		\$9	\$45	<input type="checkbox"/>	35		\$35	\$630	<input type="checkbox"/>
10		\$10	\$55	<input type="checkbox"/>	36		\$36	\$666	<input type="checkbox"/>
11		\$11	\$66	<input type="checkbox"/>	37		\$37	\$703	<input type="checkbox"/>
12		\$12	\$78	<input type="checkbox"/>	38		\$38	\$741	<input type="checkbox"/>
13		\$13	\$91	<input type="checkbox"/>	39		\$39	\$780	<input type="checkbox"/>
14		\$14	\$105	<input type="checkbox"/>	40		\$40	\$820	<input type="checkbox"/>
15		\$15	\$120	<input type="checkbox"/>	41		\$41	\$861	<input type="checkbox"/>
16		\$16	\$136	<input type="checkbox"/>	42		\$42	\$903	<input type="checkbox"/>
17		\$17	\$153	<input type="checkbox"/>	43		\$43	\$946	<input type="checkbox"/>
18		\$18	\$171	<input type="checkbox"/>	44		\$44	\$990	<input type="checkbox"/>
19		\$19	\$190	<input type="checkbox"/>	45		\$45	\$1035	<input type="checkbox"/>
20		\$20	\$210	<input type="checkbox"/>	46		\$46	\$1081	<input type="checkbox"/>
21		\$21	\$231	<input type="checkbox"/>	47		\$47	\$1128	<input type="checkbox"/>
22		\$22	\$253	<input type="checkbox"/>	48		\$48	\$1176	<input type="checkbox"/>
23		\$23	\$276	<input type="checkbox"/>	49		\$49	\$1225	<input type="checkbox"/>
24		\$24	\$300	<input type="checkbox"/>	50		\$50	\$1275	<input type="checkbox"/>
25		\$25	\$325	<input type="checkbox"/>	51		\$51	\$1326	<input type="checkbox"/>
26		\$26	\$351	<input type="checkbox"/>	52		\$52	\$1378	<input type="checkbox"/>

Money Saving Goal:

[www.FreshandOrganized.com](http://www.FreshandOrganized.com)

