



Ocean Spray EFCU

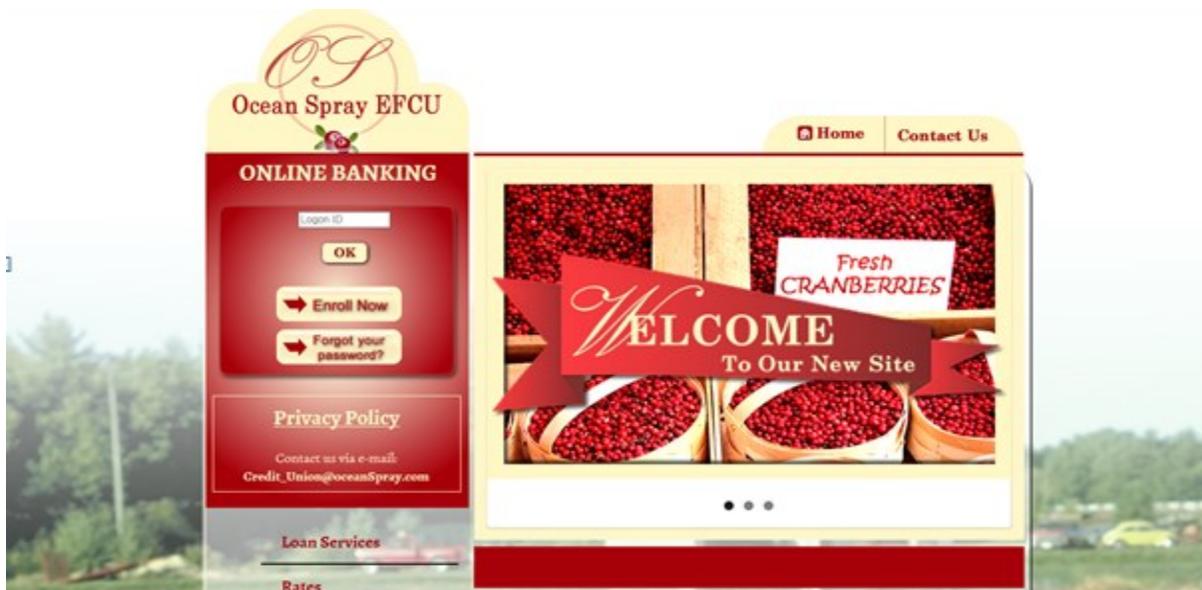
July 2016



People Before Profit

Ocean Spray EFCU Launches New Website

As many of you might already know, we launched our new and improved website. We hope you will log in and check it out. There are new features to make navigating our site simple and easy. Applying for a loan or checking out our newsletter has never been easier. Log onto oceansprayefcu.com and check out our new look!



Summer Vacation Loan Special

Up to \$5000

Maximum of 24 Months

Start saving today! 1% off current personal loan rates

Special runs from June 1, 2016 through August 31st, 2016

Take advantage of this RED HOT deal!

Rate based on credit performance.

Before you start shopping for a new or used auto,

Check out our low rates! We can get you preapproved quick to make shopping a breeze!

New or Used Vehicles

2013-2017

Rates:

**As low as 1.99% APR*
up to 60 Months**

**As low as 2.99% APR*
up to 72 Months**



Need New Wheels?

Contact our Loan Department Today!

Swimming Pool Safety Tips For Kids

Parents and caregivers should not be fooled into thinking that their child is safe just because he/she knows how to swim. In a lot of cases, accidents happen even though the child knew how to swim. Accidents in the swimming pool can happen very suddenly without warning. It is very important that all parents follow basic safety precautions especially if there is a swimming pool at home. Also, avoid leaving your kids alone even with small portable pools or water bodies like buckets, fountains, and barrels.

There is always a danger of drowning even in small bodies of water. For good pool safety, you can make sure that there is always a life saving floatation device handy near the pool. Try to keep small types of floatation items in the pool, such a swim noodle or small surf board so a child can reach one if and when needed.

Also, every parent or caregiver should be conversant in basic CPR techniques in case of any accident.

To ensure swimming pool safety, be observant. Watch what your kids are up to, and supervise their activities. Lock gates around the pool or fence it in. Please be safe and have a wonderful summer!

