

Holiday Calendar

The Credit Union will be closed:

Martin Luther King, Jr. Day
Monday, January 18

Presidents' Day
Monday, February 15

Although we are closed on these days, Matey, Home Banking, Electronic Bill Pay and both our ATM and point-of-sale networks will be open 24/7.

We Still Have Money To Lend!

- Signature Loans up to \$20,000 **6.9%****
- Auto Loans up to \$65,000 **4.9%****
- First Trust Deed **5.5%**
- Second Trust Deed **6.75%**
- HELOC **8.0%**
- Home Loan Maximizer **7.9%****
- Quick Cash Loans up to \$500 with no credit qualification at **18.0%***



*Must have no unsecured loans with credit union. Member must be on payroll or direct deposit. \$25 service fee applies.

**Preferred rate for those with highest credit scores, some rates can be higher based on credit. Families cannot exceed \$20,000 maximum unsecured credit per household. All loans are subject to credit approval. The credit union is an equal opportunity lender and makes loans without regards to race, color, religion, sex, handicap, family status or national origin. You will receive a complete disclosure. Rates are subject to change without notice.

Dividends

Rates subject to change.	Last Quarter Actual APY	This Quarter Anticipated APY
Regular Shares	0.50%	0.50%
Christmas Club	0.50%	0.50%
IRA (under \$2,000)	0.75%	0.75%
IRA (over \$2,000)	1.00%	1.00%
Checking	0.15%	0.15%
Money Market**		
\$0-\$9,999	1.06%	1.06%
\$10,000-\$50,000	1.11%	1.11%
\$50,001 +	1.26%	1.26%

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 subject to change without notice.

Join Us At Our Annual Meeting!

On **March 16, 2010**, OCFUCU will be holding its **Annual Meeting**. As a credit union member/owner, this is the time for you to exercise your rights and privileges to govern your credit union.

Plan to arrive early, enjoy some refreshments and socialize with other members. We'll also be giving away

numerous door prizes—including cash giveaways—so don't forget to attend!

Bring a friend, family member or co-worker to the Annual Meeting, and if that person is eligible to join they may sign up before the meeting and be entered into the drawings.

Plan to attend Ocean Crest FCU's Annual Meeting and exercise your right to vote this year!



When: Tuesday, March 16, 2010
6:30 p.m.

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

Loretta Has Retired After 29 Years of Excellent Service



"No she can't!" "Who else can help me?" "Only Loretta knows all my information."

These are some of the things our members are saying

upon hearing that their much loved and cherished Loretta has retired. In her 29 years at the credit union, she has nurtured lasting friendships because she is the type of person with whom you feel comfortable sharing your personal stories. She is the best friend who is always there to listen, hold your hand, and cry happy and sad tears with you. In the eyes of many of our members, Loretta is the credit union.

How does the staff feel about Loretta retiring? Well, kind of like how it would feel if Mom moved to a different state. She was here for each of the current staff members first day at the CU. She has listened, laughed, and cried her way through weddings, births, good times and bad. She is a true friend who will always be there—unfortunately just not here anymore.

However, her greatest accomplishment is not how well she did her job over the last 29 years, it is that she is truly a loving, giving individual that wants to help everyone she meets. Even if that help comes in the form of a caring, soothing voice at the other end of the phone.

Saying that the staff and our members will miss Loretta does not even begin to say how the Ocean Crest FCU family will feel without its anchor. WE LOVE AND MISS YOU, LORETTA!

Help Us Help You

We need your help in protecting your account from identity thieves!



One tool we have to protect you from an "account takeover" identity scheme is a password. Often transactions, or requests for account

information, are requested over the phone. A password chosen by you, and known only by you, would help us protect your account from identity thieves.

If you have not already done so, please come by the credit union or give us a call at (562) 426-8838 and provide us with your unique password. Here are some suggestions when creating a password:

- Even though we don't like to think so, family members are responsible for the majority of ID theft cases. Therefore, your mother's maiden name or your pet's name do not make secure passwords.

- Get creative. Maybe there is a name you wish you had been named. Do you have a favorite character in a book, on TV or in a movie? Maybe you would like to use the name of your favorite member of your favorite band or team. Maybe there is a name you've always wanted to use for a pet's name but your family never agreed to it.
- Or get really creative and use a combination of words. For instance, a portion of your kindergarten teacher's name and the street you grew up on.

Whatever you come up with, it should be something you can remember. If you like, we can load a hint into our system as well, but be careful that the hint would not give away your password to others who may know you well.

The few minutes spent protecting your account now may save hours of time correcting a problem in the future.

Christmas Club

Thinking about next holiday season? Join the club!

Every year, the wish lists get longer—and more expensive. So why not prepare now for next year's expenses by starting a Christmas Club account? That way, you'll be able to enjoy the holidays without the financial stress!

All it takes is just \$5 to open a Christmas Club account with OCFCU. You can then make deposits through payroll deduction or by mail. It's that easy!

OCFCU's Christmas Club pays out the first week in November into members' savings accounts and is immediately available for use. Early closure of the account will result in forfeiture of dividends.

Start saving for your OCFCU Christmas Club account today, and make 2010 the brightest holiday season yet! Ask a member service representative for more details.



Ocean Crest
Federal Credit Union

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Phones:

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Matey (800) 348-8279
Fax (562) 490-0958

Web: www.OCCU.net

E-mail: postmaster@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 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.