

Shore Lines



For Members Of Ontario Shores
Federal Credit Union

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Loan Solutions Are Blooming!

Hit The Road With A New Set Of Wheels

If you're in the market for a new vehicle, stop by Ontario Shores FCU to get pre-approved. We'll help you get behind the wheel with payments you can afford.

Achieve Your Goals With The Equity In Your Home

Make home improvements, take a vacation, consolidate your bills and more. Choose either a fixed rate Home Equity Loan or a variable rate Home Equity Line of Credit. The interest is usually tax-deductible (consult your tax advisor), so it's the next best thing to a no-interest loan!

Affordable VISA® Credit Cards

Why not transfer your high interest credit cards to one of our low rate VISA Credit Cards? You could save money and lower your monthly payments.

VISA® ScoreCard™ Rewards

Earn ScoreCard Rewards points when you use your VISA Classic or Platinum Credit Card. Your points can be redeemed for airline tickets and name-brand merchandise. Plus, the points never expire.

Refinance & Save

Refinance your high interest loan from another financial institution and take advantage of our low rates. You could reduce your monthly payments and save money instantly!

Applying Is A Breeze!

Stop by the credit union, visit us online at www.osfcu.com or call (716) 778-7423. We are here to help!

Hurry, This Offer Ends May 31, 2006!

Vehicle Loans

As Low As

4.15%
APR*

36-Months Term

Home Equity Line Of Credit

As Low As

7.50%
APR*

Variable Rate

Home Equity Loans

As Low As

6.15%
APR*

60-Months Term

VISA® Platinum Credit Cards

With ScoreCard™ Rewards

11.75%
APR*

(VISA Classic Only
12.75% APR)

We Also Offer Mortgages!

Contact Us For Details

Earn A \$50 Gift Card
To The Home Depot®

– Or –

Target® At Loan
Closing! **



Ontario Shores FCU is not affiliated with The Home Depot®. The Home Depot® is a registered trademark of Homer TLC, Inc. The Home Depot® is not a sponsor of this promotion.

The Bullseye Design and Target® are registered trademarks of Target Brands, Inc. All rights reserved. Target® is not a participating partner in or sponsor of this offer.

*APR=Annual Percentage Rate. All rates shown for qualified borrowers and based on credit history. Rates are subject to change without notice. Home Equity Line of Credit based on Prime Rate for life of the loan; as published in the Wall Street Journal. New loans only. Not good on refinancing of Ontario Shores FCU loans. Contact the credit union for complete details.

**Gift Card to The Home Depot® or Target® will be given at loan closing on new money loans over \$10,000. Gift Cards subject to availability. Limit one Gift Card per member, per loan. Cannot be combined with any other discount, promotion or incentive.



**ONTARIO SHORES
FEDERAL CREDIT UNION**

VISIT US ONLINE AT WWW.OSFCU.COM

Convenience You Can Count On!

We offer a wide variety of convenience services to make managing your accounts easy, 24/7.

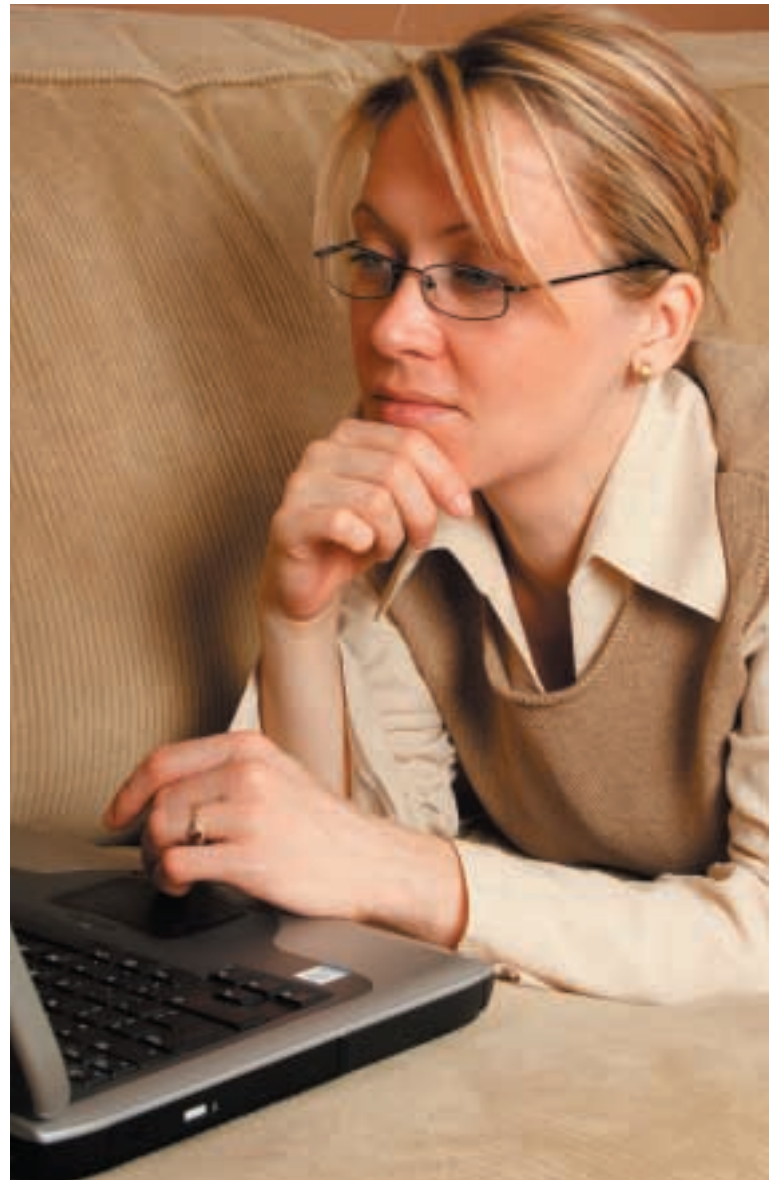
ATM Card – Access your credit union accounts through the worldwide ATM network. No matter where you are, you can verify balances, withdraw money and make transfers between accounts anytime.

MasterMoney Debit Card – Your Debit Card combines the cash-back convenience of an ATM Card with the purchasing power and worldwide access of a MasterCard® Credit Card. With your Debit Card, you can verify balances, withdraw money and transfer funds between accounts. Even better, purchases are automatically deducted from your Checking Account, so you won't incur any interest charges.

www.osfcu.com – Our website is your online connection to detailed information about your credit union's products, services and current rates. You can also find out about specials and read important announcements.

CU-Connect Internet Banking – Our FREE Internet Banking service allows you to conduct all your financial transactions online. Check account balances, transfer funds and more from the comfort of your home or office computer.

Electronic Bill Payer – Get peace of mind knowing your bills are paid on time, every time with our Electronic Bill Payer service. This service is FREE for members with OSFCU Checking Accounts.



Learn More Today!

For more information, visit our website at www.osfcu.com, call (716) 778-7423 or stop by the credit union.

Tell Me More! Complete & Return Today!

Please send me more information about the following credit union products:

- | | | |
|--|--|---|
| <input type="checkbox"/> Share Savings Accounts | <input type="checkbox"/> Share Draft/Checking Accounts | <input type="checkbox"/> CU-Connect Home Banking |
| <input type="checkbox"/> Club Accounts | <input type="checkbox"/> ATM Card | <input type="checkbox"/> New & Used Vehicle Loans |
| <input type="checkbox"/> Share Certificates | <input type="checkbox"/> Payroll Deduction | <input type="checkbox"/> Motorcycle, Recreational Vehicle Loans |
| <input type="checkbox"/> IRAs (Individual Retirement Accounts) | <input type="checkbox"/> VISA Classic Credit Card | <input type="checkbox"/> First & Second Mortgages |
| <input type="checkbox"/> IRA Share Certificates | <input type="checkbox"/> VISA Platinum Credit Card | <input type="checkbox"/> Home Equity Loans |
| | <input type="checkbox"/> MasterMoney Debit Card | <input type="checkbox"/> Personal & Secured Loans |

Name _____ Member # _____

Address _____

City _____ State _____ Zip _____

Mail To: Ontario Shores FCU • P.O. Box 9 • Newfane, New York 14108

bulletin board

Holiday Closings

The credit union will be closed during the following holidays:

Memorial Day

Monday, May 29, 2006

Independence Day

Tuesday, July 4, 2006

Labor Day

Monday, September 4, 2006



FREE ATM Service

All credit union members are invited to use the FREE ATM at our new Medina branch office, located at 4200 Salt Works Road.

Do We Have Your Keys?

If you misplaced a set of keys after a visit to our main office in Newfane, please call (716) 778-7423 as soon as possible.



Mortgages Made Easy

When you need a Mortgage, come to Ontario Shores. We offer a full range of home financing products at competitive rates, as well as the guidance you need to make the entire process hassle-free. Whether you're buying your first home or refinancing, Ontario Shores FCU is your place for great rates, low fees and high-quality service.

Financing That Fits Your Budget

We offer competitively priced First Mortgages. Choose from:

Adjustable Rate Mortgages – An Adjustable Rate Mortgage usually provides you with a lower payment than a Fixed Rate Mortgage, giving you extra buying power – and that means you can get more house for the same amount of money! While the monthly payments and the interest rate can vary, you are protected from large, sudden increases by built-in rate caps.

Fixed Rate Mortgages – If you would prefer a consistent payment for the entire term of your Mortgage, you can pick the term that's right for you. This is a good solution if you are planning to remain in your home for a prolonged period or if you are on a fixed budget.

Payment Choices To Suit Your Lifestyle

You can pay by check in the traditional way, or make a transfer from your OSFCU Savings or Checking Account by phone, online or from an ATM. For total payment security, set up automatic payments from your OSFCU Savings or Checking Account – your payment will be made on time, every time. It's one less thing to think about!

Need To Refinance?

If you currently have a Mortgage with another institution, talk to us. With our refinancing options, you could lower your monthly payments and save instantly.

Apply Today

For online pre-approval, visit www.osfcu.com, or you can call us at (716) 778-7423. We'll find the perfect Mortgage for your needs!



Protect Yourself From Internet Pirates

There's a new type of Internet piracy called "phishing," and that's exactly what thieves are doing: "fishing" for your personal financial information to take out loans, obtain credit cards and even driver's licenses in your name. The damage to your financial history and reputation can take years to rectify.

How It Works

You receive an e-mail appearing to be from a reputable company that you recognize and do business with. In some cases, it could appear to come from a government agency. The e-mail warns of a serious problem requiring your immediate attention, using phrases such as "Immediate attention required," or "Please contact us immediately about your account."

The e-mail encourages you to click on a button to go to the institution's website. You're actually redirected to a phony site that looks legitimate and exactly like the real thing. Sometimes, it may be the company's actual website, but a phony pop-up window will appear. You are then asked to update your account information or provide information for verification purposes: your social security number, account number, password or other verification information, such as your mother's maiden name or your place of birth.

If you provide the requested information, you could be the next victim of identity theft.

How To Protect Yourself

- *Never provide personal information to an unsolicited request either over the phone or the Internet.*
- *If you believe the contact may be legitimate, contact the credit union yourself. The key is that you should be the one to initiate the contact, using contact information and phone numbers that you have verified yourself from the phone book or on your statement.*
- *Never provide your password in response to a request. The credit union would never ask you to verify your account information online.*
- *Review account statements regularly. If your statement is late in arriving, call the credit union to find out why.*

What To Do If You Fall Victim

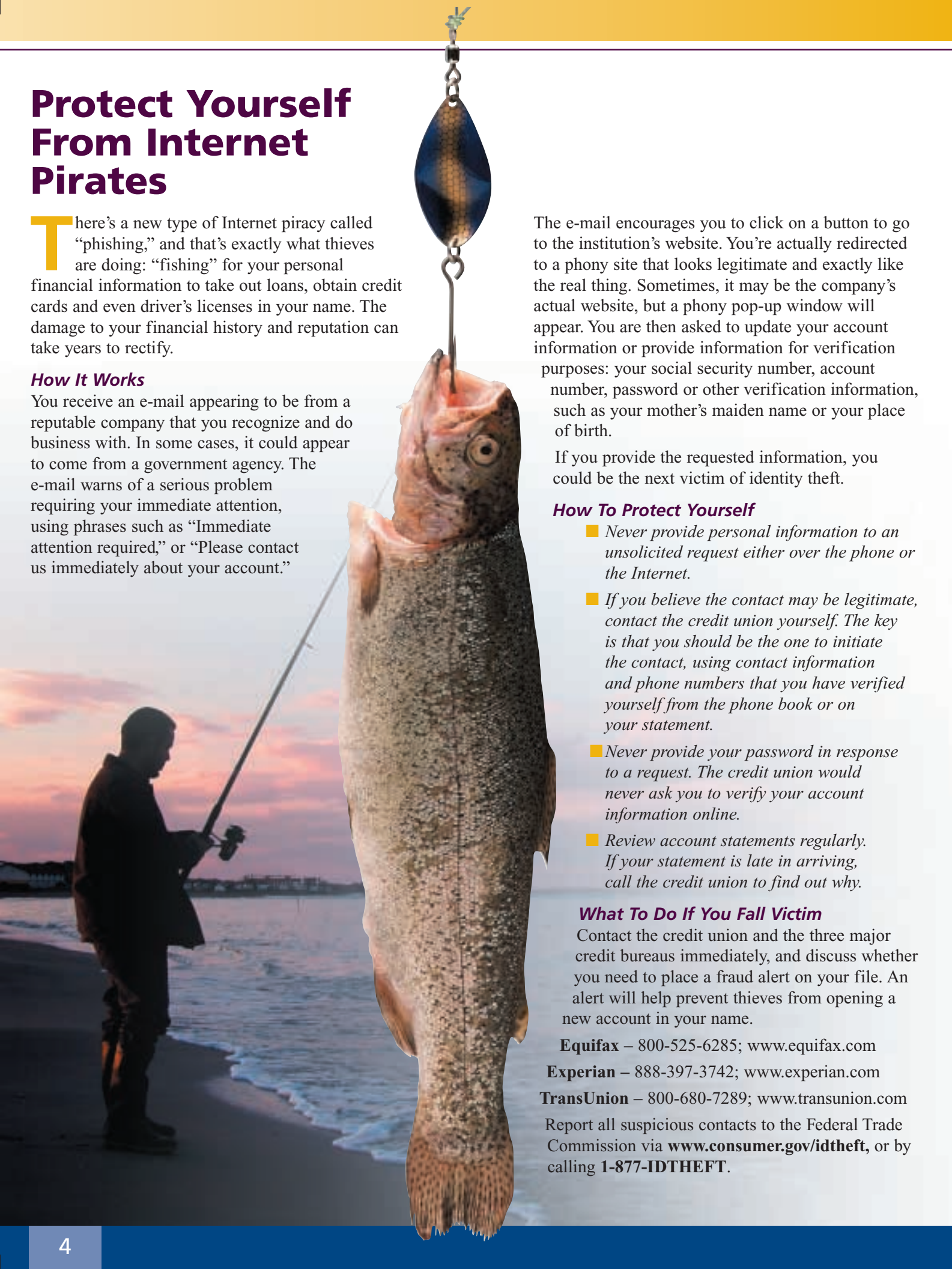
Contact the credit union and the three major credit bureaus immediately, and discuss whether you need to place a fraud alert on your file. An alert will help prevent thieves from opening a new account in your name.

Equifax – 800-525-6285; www.equifax.com

Experian – 888-397-3742; www.experian.com

TransUnion – 800-680-7289; www.transunion.com

Report all suspicious contacts to the Federal Trade Commission via www.consumer.gov/idtheft, or by calling **1-877-IDTHEFT**.



Medina Branch News

Medina Branch Recognized For Outstanding Service

The readers of the Medina Journal-Register recently voted our Medina branch office the #1 Credit Union for the second year in a row. Congratulations and a big “thank you” to our Medina staff: **Marcia Thom, Debbie Caleb and Anita Traxler!**

Be sure to stop by and check out the new Medina office at the corner of Salt Works Road and Route 31. The new branch features five teller stations, two drive-thru lanes and a convenient ATM. For more information, please call **(585) 798-2136**.

Grand Opening Winner

Our Grand Opening Sweepstakes winner was Gail Walker of Medina. Gail won a 32” Phillips HD Ready LCD flat panel TV.

Congratulations, Gail!



Left to Right: Medina Staff Members Marcia Thom, Anita Traxler and Debbie Caleb; Grand Opening Sweepstakes Winner Gail Walker.

VISA® ScoreCard™ Sweepstakes Results

Our VISA ScoreCard **One Hundred Thousand And More** sweepstakes ran from October 1 to December 31, 2005. Members were entered each time they made a purchase with their Ontario Shores FCU VISA Credit Card.

And The Winners Are...

Congratulations to **Allen Dillenbeck**, the Grand Prize winner in the sweepstakes! Allen has been credited with 100,000 VISA ScoreCard points, which may be redeemed for free Continental Airline tickets (20,000 points), car rentals, hotel stays, merchandise and more.

Three “Runner Up” prizes of 10,000 points were awarded to: **Archie Ames, Carol Brader and Linda Blasik.**

Four “Thank You” prizes of 5,000 points went to: **Nadine Kurial, Carol Miller, Diane Wayner and Deborah Yapple.**

Additional Winnings

In addition to the point giveaways noted above, each winner also received Bonus Points for qualified purchases made with their OSFCU VISA Credit Cards during the promotional period.



Discount Tickets Available

For your convenience, Ontario Shores FCU will be selling discount tickets to certain area entertainment complexes. We're providing this money-saving program as a member service, and we hope to add even more tickets to more attractions in the future.

Six Flags Darien Lake tickets will be available at a discounted rate of \$22.00 for adults and \$18.00 for children (under 48"). These are "Good-Any-Day" tickets and represent a savings of up to \$8.00 per ticket.

Fantasy Island tickets will be available at a rate of \$15.00 for anyone 3 and older. Ages 2 and under are free.

Tickets may be purchased at our credit union offices in Newfane and Medina.



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U.S. Postage
PAID
Wilkes-Barre, PA
Permit #413

Rate Watch

All Rates Subject To Change.

	Rate	APY
Savings	1.25%	1.26%
Checking	.50%	.50%
IRAs	2.25%	2.27%
Pee Wee Penguin Club Share Certificates	1.25%	1.26%
6 Mo.	2.75%	2.79%
12 Mo.	4.00%	4.08%
24 Mo.	4.15%	4.24%
36 Mo.	4.25%	4.34%
48 Mo.	4.30%	4.39%

Loan Type	Term	Rate
New Vehicles	3 Years	4.15% APR
	4 Years	4.95% APR
	5 Years	4.95% APR
	6 Years	5.50% APR

Used Vehicles	Term	Rate
2005 Models	5 Years	4.95% APR
2004 Models	4 Years	5.15% APR
2000-03 Models	3 Years	5.75% APR
1999 & Older	3 Years	6.75% APR

Recreational Vehicles	Term	Rate
New RV	10 Years	5.95% APR
Used RV 2002-2005 Models	10 Years	6.75% APR
Used RV 2001 And Older	10 Years	7.95% APR

Loan Type	Term	Rate
Home Equity		
Up To \$75,000 / Closed End, Fixed Rate	5 Years	6.15% APR
	10 Years	6.40% APR
	15 Years	6.65% APR

Up To \$75,000 / Open End, Variable Rate	15 Years	PRIME (7.75%)
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High Value Closed End, Fixed Rate	5 Years	7.75% APR
Maximum Loan \$40,000	10 Years	7.90% APR
Up To 90% Of Appraisal		

First Mortgage	Please Call For Current Rates	
VISA Credit Card	Classic	12.75% APR
	Platinum	11.75% APR

Unsecured (Up To \$5,000)	3 Years	10.90% APR
Share Draft/Checking Line Of Credit	Open Term	15.00% APR

Share Secured	5 Years	3.75% APR
Secured By Shares	Term Of CD	+2.00% APR
Secured By Certificates		
FREE Credit Life Insurance Coverage For Up To \$20,000 Per Account		



ONTARIO SHORES
FEDERAL CREDIT UNION

Main Office:

2890 Transit Road
P.O. Box 9
Newfane, New York 14108
Phone: (716) 778-7423
Toll-Free: (800) 439-6000
Fax: (716) 778-8010

Mon. & Tues.: 9:00 am - 4:30 pm
Wed. - Fri.: 9:00 am - 5:00 pm

Medina Office:

4200 Salt Works Road
Medina, New York 14103
Phone: (585) 798-2136
Fax: (585) 798-2186

Mon. Tues. & Wed.: 9:00 am - 4:30 pm
Thurs. & Fri.: 9:00 am - 5:00 pm

Website: www.osfcu.com



Federally Insured By The NCUA.

MP9436 4/06 Marketing Partners (888) 641-1215