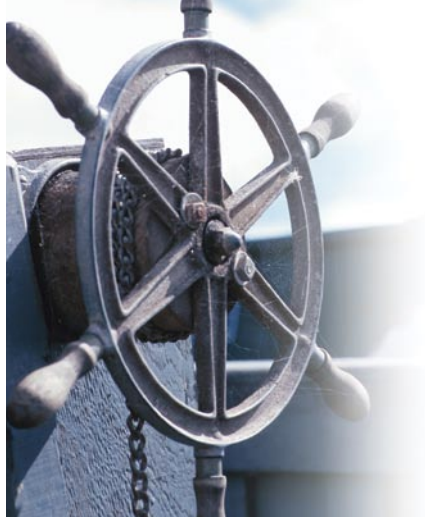


# Shore Lines



*For Members Of Ontario Shores  
Federal Credit Union*

## INSIDE



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## Enjoy The Perks Of Membership!

### Share Certificate

48 Month Term

# 4.50%

 APY\*\*

**Join Ontario Shores FCU  
Or Refer A Member And Receive  
A One-Time .25% APY\*\* Bump Up!**

*You Could Win A FREE Tim Hortons  
Brewer & Coffee For A Year!\**



*Refer A Member – The Java's On Us!  
See page 4 for more details.*



**ONTARIO SHORES  
FEDERAL CREDIT UNION**



## Holiday Closings

The credit union will be closed during the following holidays:

### Presidents Day

Monday, February 18, 2008

### Good Friday

Friday, March 21, 2008

### Memorial Day

Monday, May 26, 2008

## Electronic Bill Pay Makes It A Breeze

Ontario Shores FCU's Electronic Bill Payment service (EBP) lets you conveniently manage your monthly bills online, and it's free if you hold a Share Draft/Checking Account with us! You can schedule a recurring payment of the same amount to be sent on a regular basis, so you'll never miss that payment again. Just as easily, you can make individual payments to accommodate bills that change every month.

### We'll Do The Legwork

You can use EBP even when a payee doesn't accept electronic payments – the credit union will send the check! Whatever bill schedule you designate, simply click to verify the payment and leave the rest to us. Visit [www.osfcu.com](http://www.osfcu.com) and click on "Sign Up for Bill Payment" to get started!



# Come Participate In Our Annual Meeting & Board Election

## Annual Meeting

The credit union's Annual Meeting will be held on Thursday, March 20, 2008, at 4:30 p.m. in the Newfane High School Cafeteria. Don't miss this once-a-year event! You'll learn more about your credit union's performance and its future direction.

## Board Of Directors Election

There is one position open on the Board of Directors. The Nominating Committee has nominated incumbent Patricia Strong for the expiring three-year term. Nominations may also be made by petition. Please contact the Ontario Shores FCU Newfane Office for petition forms. Each petition must contain a minimum of 50 credit union member signatures and be accompanied by the candidate's biography and qualifications. Each nominee must certify in writing that they are agreeable to the nomination and will serve if elected to office. All nomination petitions must be received by the Nominating Committee no later than February 22, 2008 at:

### Ontario Shores FCU

Attention: Nominating Committee

P.O. Box 9

Newfane, NY, 14108-0009

There will be no nominations taken from the floor at the Annual Meeting. For your convenience, voting will take place at two different locations and times. The minimum voting age is 16 years. Please note: If no petitions are received, voting will not be necessary.

### Voting Locations/Days

Thursday, March 13, 2008

9:00 a.m. - 5:00 p.m.

### Ontario Shores FCU Offices

2890 Transit Road, Newfane, NY

4200 Salt Works Road, Medina, NY

Voting will also take place at the Annual Meeting.

Thursday, March 20, 2008

4:30 p.m. - 4:45 p.m.

Newfane High School Cafeteria

Newfane, NY



Continued from cover.



# Give Your Finances A Coffee Break!

Take advantage of our great rates on Share Certificates. We have some wonderful deals brewing!

## Bring In These Coupons And Take Advantage Of These Special Offers!

### Share Certificates

As High As

# 4.50%

APY\*\*

Includes .25% APY\*\* Bump Up  
(One-Time Only)  
For New Member Referral

### New Checking Account

FREE Checks For 2 Years

First \$25\*\*\* Deposit By The CU

\*\*\*Account must be active a minimum of 90 days to receive cash bonus.

### Here's How To Win!

1. Clip out and complete the Referral Form below.
2. Give the form to the person you're referring to bring to the credit union.
3. When your referral joins, we'll give you both a \$5 Tim Hortons Tim Card and pouch of coffee, then enter you into the Grand Prize drawing.

## Refer A New Member And Receive A Tim Hortons Gift Pak!

Share the good news about our low rates for loans, high returns on savings, time-saving convenience and friendly member service. Through March 14<sup>th</sup> refer a new member, then receive a \$5 Tim Hortons Tim Card and pouch of coffee for each person who joins – and your referral(s) will enjoy the same reward! Tell all your coworkers and family members – everyone who's a member of your household – they're all eligible to join. Then enjoy some great coffee on us.

## REFER A MEMBER – The Java's On Us!

**You Could Win Our Grand Prize!** | Tim Hortons Brewing Machine Plus Coffee For One Year\*



### More Special Offers When Your Referral Joins:

- New Share Certificate Receives .25% APY\*\* (One-Time) Increase!
- New Member Checking Account Receives \$25\*\*\* Deposit Plus FREE Checks For Two Years!

### I'd Like To Open:

- A Share Certificate     A Checking Account  
 A Home Equity Loan     A Vehicle Loan

Name \_\_\_\_\_

You can contact me regarding my Referral Bonus at:

Phone \_\_\_\_\_ Email \_\_\_\_\_

### I'd Like To Refer:

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_

E-Mail \_\_\_\_\_

Relationship \_\_\_\_\_

**Give this form to the person you're referring and have them bring it to the credit union.**

For more information on membership – or other perks – call us at (716) 778-7423 or stop by the credit union. Our welcome mat is out and our coffee is always fresh!

\*Tim Hortons Coffee Brewer, valued at \$700, and one year's supply of coffee, valued at \$50 per month. No purchase necessary. Current members who refer new members who join, as well as their referrals, will receive a \$5 Tim Hortons Tim Card and coffee pouch. **Good at U.S. locations only.** \*\*APY=Annual Percentage Yield. \$1,000 minimum deposit. Consult credit union for complete certificate details. Other rates and terms available.

\*\*\*Account must be active a minimum of 90 days to receive cash bonus.

Odds of winning Grand Prize will vary according to the number of entries received by (March 14). Grand Prize drawing will be held at (9:00 am) on (Monday, March 17). Some restrictions apply to this promotion. You must be a member to enter or win. Ontario Shores FCU's Board of Directors, staff and any members living within their households are not eligible to win. No purchase necessary to win. One entry per person. Must be 18 or older to enter or win. Subject to availability.

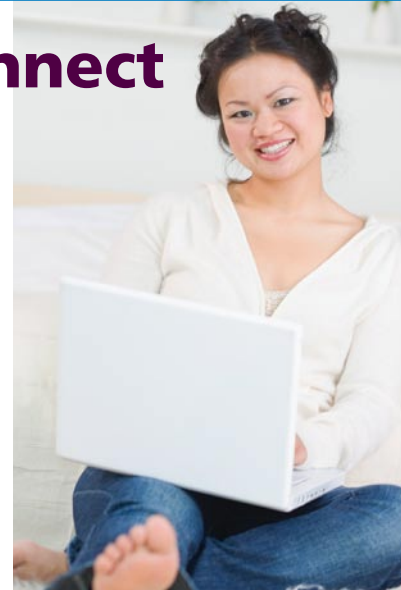
## Web-Based Banking With CU-Connect

At Ontario Shores, you can be connected to your finances 24 hours a day, seven days a week with CU-Connect, our always-on Internet Account Access service. Wherever you are, the power to conduct transactions is as close as a computer, laptop, PDA or any other web-enabled device. CU-Connect lets you:

- Check Share Account Balances
- Review Certificate Balances And Details
- Monitor Check-Clearing Status
- View Past Account Statements
- Make Loan Payments
- View Loan Balances And Details
- See Recent Transaction Activity
- Check On Tax Information
- Conduct Share Transfers
- Take Loan Advances

### Enroll Today!

Be a part of CU-Connect, and your finances are virtually at your fingertips! To get started, visit us online at [www.osfcu.com](http://www.osfcu.com) today.



# Need Improvements? Use Your Home Equity!

**D**o you have a long list of new projects in front of you for the New Year? Could your home use additional insulation or a new furnace? Or maybe it's time to pay for a new semester's college expenses, like books, equipment or furniture.

Projects mean money. That's where Ontario Shores FCU can help!

Whatever your needs are for 2008, we can help with a Home Equity Loan! Use the equity you've accumulated to make environmentally sound, energy-efficient improvements. You may be able to save on energy costs in the long run. Reinvesting that equity back into your education expenses could be another sound decision.

## **Great Rates, Regular Payments**

With a Home Equity Loan, you can borrow the total amount you need and pay it back on a regular schedule, with a low interest rate and monthly payment. Finance your New Year's to-do list in one sweep!

## **Apply Today!**

You've got the equity. We've got low rates and flexible terms. Why not apply now? Stop by the credit union, visit us online at [www.osfcu.com](http://www.osfcu.com) or call us at (716) 778-7423 for more information or to apply. We're sure we can help you enhance your home, your schooling and your life!

## **Home Equity Loans**

As Low As

**6.75%**  
APR\*

Fixed Rate

Other Terms Up To 15 Years

## **Home Equity Line Of Credit**

**Prime Rate**

APR\*

Variable Rate



## **Save Money On Your Mortgage**

Are you thinking of purchasing a new home? A First Mortgage from Ontario Shores FCU offers great low rates and help from a knowledgeable staff ready to help you find a loan that meets your needs and your budget.

## **Our Mortgages Offer:**

- Convenient Application Process
- Competitive Rates
- Fixed And Adjustable Rates
- Convenient Payment Options
- Financing That Fits Your Budget

**We Offer Mortgage Refinancing Too!  
Ask Us For Details.**

## **To Learn More**

Give us a call at (716) 778-7423 or stop by the credit union to get started. We look forward to meeting with you and helping you find the best Mortgage for your needs and your budget!

\*APR=Annual Percentage Rate. Rates and terms are subject to change. Other rates and terms are available. Contact the credit union for complete loan details.

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

# So Long, High-Fees! Hello, Share Draft/Checking!

**A** Share Draft/Checking Account from Ontario Shores FCU can save you time and money. You deserve a Checking Account without the hang-ups of extra fees and sky-high service charges. So break it off with those fee-happy financial institutions and see what it's like to be treated like a valued member, with:

- *NO Minimum Balance*
- *NO Monthly Service Charge*
- *NO Per Check Charges*
- *ATM Card Option*
- *Direct Deposit*
- *Payroll Deduction*
- *Easy-To-Track Duplicate Checks*

See how good an Ontario Shore FCU Share Draft/Checking Account can be for you! Stop by the credit union or call **(716) 778-7423** to get started today.



## Rate Watch

All Rates Subject To Change.

	Rate	APY
<b>Savings</b>	1.25%	1.26%
<b>Checking</b>	.50%	.50%
<b>IRAs</b>	2.25%	2.27%
<b>Pee Wee Penguin Club</b>	1.25%	1.26%

Term	Rate	APY
6 Mo.	3.50%	3.61%
12 Mo.	3.91%	4.00%
24 Mo.	4.05%	4.14%
36 Mo.	4.11%	4.20%
48 Mo.	4.16%	4.25%

Loan Type	Term	Rate
<b>New Vehicles</b>	3 Years	5.75% APR
	4 Years	5.95% APR
	5 Years	5.95% APR
	6 Years	6.45% APR

Used Vehicles	Term	Rate
2006 Models	5 Years	5.95% APR
2005 Models	4 Years	6.25% APR
2001-04 Models	3 Years	6.95% APR
2000 & Older	3 Years	8.25% APR

Recreational Vehicles	Term	Rate
New RV	10 Years	6.95% APR
Used RV 2003-2006 Models	10 Years	7.75% APR
Used RV 2002 And Older	10 Years	8.95% APR

Loan Type	Term	Rate
<b>Home Equity</b>		
Up To \$75,000 /		
Closed End, Fixed Rate	5 Years	6.75% APR
	10 Years	6.95% APR
	15 Years	7.15% APR

Loan Type	Term	Rate
Up To \$75,000 /		
Open End, Variable Rate	15 Years	PRIME (7.25%)
<b>High Value</b>		
Closed End, Fixed Rate	5 Years	8.25% APR
Maximum Loan \$40,000	10 Years	8.55% APR
Up To 90% Of Appraisal		

Loan Type	Rate
<b>First Mortgage</b> Please Call For Current Rates	
<b>VISA Credit Card</b>	Classic 12.75% APR
	Platinum 11.75% APR

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

Loan Type	Term	Rate
<b>Share Secured</b>		
Secured By Shares	5 Years	4.00% APR
Secured By Certificates	Term Of CD	CD+2.00% APR

FREE Credit Life Insurance Coverage For Up To \$20,000 Per Account



### 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](http://www.osfcu.com)



MP12911 1/08 Marketing Partners (888) 641-1215