

Shore Lines



For Members Of Ontario Shores
Federal Credit Union

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Great Vehicle Savings You Can Still Get Out Of A "Clunker"!



Whether you're looking to get behind the wheel of your dream car or get into a reliable vehicle before winter, now is the best time to buy a car! Dealers are eager to make more room on their lots for 2010 vehicle models and with pre-approval and 100% financing available from Ontario Shores FCU, you'll be in the driver's seat when negotiating. Finance your new or used vehicle through the credit union and you could save hundreds on your car, truck, SUV or hybrid.

Does it pay to buy a 'green' hybrid vehicle? Green is no longer limited to small cars. Hybrid SUVs and trucks are now available, giving you the flexibility you need in a vehicle.

Gas mileage isn't the only reason to look at a green vehicle today! While gas mileage is still a major factor, a green vehicle could cut your time on the road by giving you the right to use a carpool lane. A hybrid vehicle choice could also give you local, state and federal incentives or perks like tax credits or preferred parking!

Save even more with a CARFAX® Vehicle Report –
More details inside!



Apply Today!

For more information or to apply, stop by or call (716) 778-7423 or visit us online at www.osfcu.com.

*APR=Annual Percentage Rate. Individual rates based on creditworthiness. Rates are subject to change without notice. Contact the credit union for complete loan details.



New Vehicle Loans

As Low As
4.25%
APR*

Terms Up To 72 Months

Used Vehicle Loans

As Low As
4.95%
APR*

Terms Up To 72 Months



ONTARIO SHORES
FEDERAL CREDIT UNION

Fundraising Update!

Thanks to the generosity of our members, Ontario Shores FCU has helped raise a total of \$750 for the food pantries in Newfane and Medina. With the difficult economic times we're all experiencing, both food pantries have faced increased demand at a time when donations have decreased. For the remainder of the year, we'll continue to use all candy bar sale proceeds for the benefit of both food pantry locations. We'll also accept donations of non-perishable food items at our Newfane and Medina offices.

Hunter's Hope

We're very proud to have contributed \$872 to the Hunter's Hope Foundation, through raffle ticket sales for a Jim Kelly autographed jersey and football. Hunter's Hope was established in 1997 by Pro Football Hall of Fame member and former Buffalo Bills Quarterback, Jim Kelly, and his wife, Jill, after their infant son, Hunter, was diagnosed with Krabbe Leukodystrophy, an inherited, fatal, nervous system disease. The Foundation represents the Kellys' lifelong commitment to raising public awareness of leukodystrophies and increasing



the likelihood of early detection and treatment of this disease. The ultimate goal of the Foundation is to raise money to fund research efforts to identify new treatments, therapies and a cure for Krabbe and other leukodystrophies.

For more information on the Hunter's Hope Foundation, please visit their website at www.huntershope.org.

Area Students Win \$500 Scholarships!

For the 16th consecutive year, Ontario Shores FCU has awarded scholarships to area high school students. This year's recipients of the \$500 scholarships are:

Ronald Malone	Newfane Central School
Rebekah Feller	Lyndonville Central School
Lauren Fischer	Wilson Central School
Shawn Thompson	Barker Central School
Sara Anne Hurt	Medina Central School
Lindsey Burke	Lockport Central School

The winners were selected based on applications submitted by high school seniors from Newfane, Wilson, Medina, Lyndonville and Barker schools, in addition to any schools attended by Ontario Shores FCU members. Applications were judged on academic performance, curricular, extra-curricular and community activities, teacher references, essays and personal goals. Congratulations to the winners and to all graduating seniors!

2010 Scholarship Program Coming Soon!

For the Class of 2010, watch for details on our 2010 Scholarship program. Be sure to check with your guidance office in early December for your application, or call the credit union for more information.



Buying Used? Think CARFAX!®



Is the vehicle you're looking at a flood-damaged car? Or was it in an accident that caused frame damage? How do you know for sure? The best answer is to take a test drive and have the vehicle inspected by a qualified mechanic, then get a CARFAX® report on the vehicle before you buy.

Finance With Us & Get A CARFAX® Report!

CARFAX® reports normally cost \$24.99, but Ontario Shores' members can receive them for only \$10 per report! If you finance the vehicle with us, we'll even refund the cost to you! CARFAX® is considered the most trusted provider of vehicle history information, receiving information from more than 20,000 data sources. These sources include every U.S. and Canadian provincial motor vehicle agency as well as auto auctions, fire and police departments, collision repair facilities, fleet management and rental agencies and more. They even provide a buyback guarantee!

CARFAX Vehicle History Reports™ are available on all used cars and light trucks model year 1981 or newer. Reports are instantly generated using the unique 17-character vehicle identification number (VIN). Every CARFAX® Report contains information that can impact your decision about a used vehicle, such as:

- Title and Use Information
- Flood Damage and Accident History
- Odometer Readings
- Lemon History
- Number Of Owners
- And More!

Help Your Children Start Saving More

It's more important than ever for your children to know how to save and manage their money. Help teach your kids about saving when you open a Savings Account for them. They'll learn a skill that they'll need for the rest of their lives by watching their money earn interest and their balance increase. You'll provide them with a safe way to keep and grow their money.

Here's how to get started:

Open a Savings Account at Ontario Shores FCU. When your kids deposit their money at a financial institution, it makes it easier for them to save. They'll be less likely to spend their cash.

Start saving a little bit – and stick to it. Teach them how to put aside a small amount each week and show them how quickly the savings will add up!

Set a goal. If there is something that your children want, figure out how much it will cost. Each month, have them deposit some money into their Savings Account, and they'll reach their savings goal in no time!

Enroll Your Child Today

Stop by the credit union or visit www.osfcu.com for more information.



Holiday Closings

The credit union will be closed during the following holidays:

Thanksgiving Day

Thursday, November 26, 2009

Friday, November 27, 2009

Christmas Eve

Thursday, December 24, 2009

Closing At Noon

Christmas Day

Friday, December 25, 2009

New Year's Eve

Wednesday, December 31, 2009

Closing At Noon

New Year's Day

Thursday, January 1, 2010

Pennies For Change!

If you have an Ontario Shores FCU VISA® card, you have the chance to enroll in a unique United Way fundraising program called **Pennies for Change**. You can help make a big difference with small change. The program makes it easy for you to contribute by donating a penny to the United Way every time you make a purchase with your credit union VISA. Use your Ontario Shores VISA twelve times in a month, and your donation totals twelve cents that month. There are no minimums or maximums and all donations are kept local and benefit the United Way programs in Western New York.

Help Out Today

If you'd like to participate in this worthwhile program, please contact us for an enrollment form, or download a copy at our website, www.osfcu.com. We hope you'll join us in enrolling in Pennies for Change and helping our local United Way programs.

Schedule Of Fees

As of October 1, 2009 – All fees subject to change without prior notice

Share Draft Account Fees

Account Reconciliation.....	\$20.00
	per hour
Automatic Transfers In Excess Of Three Per Month.....	\$ 1.00
	per transfer
Certified Check.....	\$ 5.00
Check Printing.....	Varies
	with design
Letter Of Protest.....	\$10.00
Returned Insufficient Funds Check (NSF).....	\$15.00
Share Draft Photocopy (Less Than One Year Old).....	\$ 2.00 each
Share Draft Photocopy (Over One Year Old).....	\$ 3.00 each
Stop Payments (Including Bill Pay).....	\$ 5.00 each

ATM/Electronic Funds Transfer/ACH Fees

ACH Stop Payment.....	\$ 5.00
ATM/DEBIT Card Replacement.....	\$ 5.00
ATM Deposits.....	Free
ATM Deposited Check Returned.....	\$15.00
ATM Overdraft.....	\$ 5.00
ATM Point Of Sale (POS) Transactions.....	Free
ATM Usage (Non Ontario Shores FCU ATM's).....	\$.85 per
	transaction
Two free withdrawals, transfers, inquiries and denials	per month from savings and checking accounts per transaction thereafter
Returned ACH Item.....	\$ 8.00
Rush Order For VISA, Debit Or ATM Card.....	\$15.00

Miscellaneous Account Fees

Account Opening And Closing.....	Free
Corporate/Official Check.....	Two free per day,
	\$1.00 per check thereafter
Deposited Items Returned, In Any Account.....	\$ 5.00
Foreign Deposited Items Returned.....	\$15.00
Legal Action/Restraining Orders/Levies.....	\$20.00
Money Orders.....	\$ 1.00 each
Share Transfers In Excess Of Three Per Month.....	\$.50 per transfer
Statement Copy – System Generated.....	Free
Statement Copy – Microfiche Reprinted.....	\$.50 per page
Traveler's Checks, Checks For Two.....	Free
Western Union Funds Transfer – US.....	\$20.00
Western Union Funds Transfer – International.....	\$45.00
Wire Transfer Incoming.....	Free
Wire Transfer Outgoing – US.....	\$12.00
Wire Transfer Outgoing – International.....	\$40.00

Rate Watch

All Rates Subject To Change.

	Rate	APY
Savings	.50%	.50%
Checking	.25%	.25%
IRAs	2.00%	2.00%
Pee Wee Penguin Club	.50%	.50%
Share Certificates		
6 Mo.	1.00%	1.00%
12 Mo.	1.25%	1.26%
24 Mo.	1.60%	1.61%
36 Mo.	2.00%	2.02%
48 Mo.	2.50%	2.53%

Loan Type	Term	Rate
New Vehicles		
3 Years	4.25% APR	
4 Years	4.95% APR	
5 Years	4.95% APR	
6 Years	5.85% APR	

Loan Type	Term	Rate
Used Vehicles		
2008 Models	5 Years	4.95% APR
2007 Models	4 Years	5.25% APR
2003-06 Models	3 Years	5.85% APR
2002 & Older	3 Years	7.75% APR

Loan Type	Term	Rate
Recreational Vehicles		
New RV	10 Years	6.25% APR
Used RV 2005-2008 Models	10 Years	6.95% APR
Used RV 2004 And Older	10 Years	8.25% APR

Loan Type	Term	Rate
Home Equity		
Up To \$100,000 /		
Closed End, Fixed Rate	5 Years	5.45% APR
	10 Years	5.85% APR
	15 Years	6.25% APR
Open End,		
Variable Rate	15 Years	PRIME (3.25%)
High Value		
Closed End, Fixed Rate	5 Years	7.45% APR
Maximum Loan \$40,000	10 Years	7.85% 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	3 Years	10.90% APR
Share Draft/Checking	Open Term	15.00% APR
Share Secured		
Secured By Shares	5 Years	3.75% APR
Secured By Certificates	Term Of CD	CD+2.00% APR



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Details Inside!

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 2890 Transit Road
 P.O. Box 9
 Newfane, New York 14108
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 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


**ONTARIO SHORES
FEDERAL CREDIT UNION**

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