

Shore Lines



*For Members Of Ontario Shores
Federal Credit Union*

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Dealer Financing Isn't Really A Deal At All

With a fast-talking salesperson pressuring you, it may seem like dealer financing is the quick and affordable option. However, remember those slick sales people earn their reputation. Less than 10% of applicants qualify for the 0% financing dealers advertise. The promises made by dealers generally fall under the “Too Good To Be True” category. Often you find out that lesson when it’s too late.

When it’s time to purchase a new or used vehicle, you are making a big commitment. Since it is such an emotional process, many people don’t explore financing options and instead impulsively go with dealer financing once they find their dream vehicle. In many cases, this is a big mistake. The dealer doesn’t care about your finances or your well-being. The dealer simply wants to make a sale. By financing your vehicle at your credit union, you can be sure you are getting a fair deal at the best rate possible.

Start The Fall Off Right

To decrease their inventory, dealerships are having some excellent end-of-the-year sales, which makes this time of year the best time to purchase a vehicle. The sound rates and terms at Ontario Shores FCU make it a smart time to do so. Cash in on this deal and finance your next new or used vehicle at your credit union. Get a vehicle loan you can live with, and get yourself behind the wheel of a new vehicle that will really help you live!

Apply Today

To drive off with the best vehicle loan, stop by the credit union or apply online at www.osfcu.com. If you have questions, give us a call at (716) 778-7423.

New Vehicle Loans

As Low As

3.95%
APR*

Terms Up To 72 Months

Used Vehicle Loans

As Low As

4.75%
APR*

Terms Up To 60 Months

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



**ONTARIO SHORES
FEDERAL CREDIT UNION**

Identity Theft Alert! Avoid Dangerous Malware

Internet identity thieves become craftier as technology advances. Malware is a term used to describe malicious programming such as viruses, worms and spyware. Malware can gather information about a computer user or turn a computer into a spam e-mailing machine. Here are some of the most common types of malware on the Internet today and how you can fight back:



Social Media Phishing Scams

When you are on social networking sites like Facebook, MySpace and FourSquare, beware of pop-up downloads, fake profiles and links. These may contain malicious code that can be downloaded onto your computer if you are not careful.

Protect Yourself: If you are ever prompted to download something or click a link, verify the legitimacy of the download or link first. For instance, if you must download a Flash update in order to view a video, visit the Adobe Flash website directly. Also, do not click links that are sent to you from strangers.

The "Spim" Invasion

"Spim" is a word coined to describe spam sent over instant messaging programs. If you have ever logged on to your instant messaging service and received a link from someone you do not know – or a link from someone you do know that seems out of character – you may have been a victim of spim.

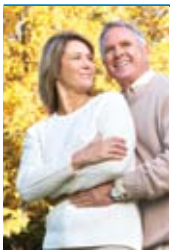
Protect Yourself: Never click a link you receive from an unknown third party. If a friend sends you a link with a vague phrase to describe it, reply to confirm that the link is actually from your friend and not a hacker.

Watch Out For Bots

Hackers use bot files to take over victims' computers. When a network of compromised computers is formed, it is called a botnet. Bots can capture keystrokes, search a user's Internet browsing history, scan for passwords and send data back to the hacker.

Protect Yourself: To guard yourself against bots, always keep your anti-virus software running, and make sure it is up to date. Running anti-virus scans on a daily basis can help detect and clean any bot programs on your computer.

Source: Bankrate.com



Your Dreams Can Come True – For Less!

Do you have daydreams for an amazing autumn? Use your home's equity to make it happen. Our great rates and flexible terms make your desires more affordable and can make anything possible.

Unlock Your Home's Potential

The assessed equity in your home is a tremendous tool to help you make your dreams come true. Combine the equity you've acquired with one of our low interest Home Equity Loans, and you can tackle any project or desire on your list. This solution is great for home improvement and education expenses, but you can even use one to tackle debt consolidation, take a vacation or both!

Our Home Equity Line Of Credit (HELOC) is another great option to use your home's equity. Simply access the money you need – when you need it. Even better, the interest on a Home Equity Line of Credit is tax-deductible (consult your tax advisor for eligibility). It's the next best thing to a no-interest loan.

Get Started Today

Apply for these loans or simply learn more by calling (716) 778-7423. With your credit union by your side, making your dreams come true is easier than you think.

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

**Our variable rate Home Equity Line of Credit is based on the Prime Rate as published in *The Wall Street Journal*. Consult your tax advisor for tax-deduction eligibility. May adjust quarterly. Contact the credit union for complete loan details.

Home Equity Loans

As Low As

5.25%
APR*

Fixed Rate

Terms Up To
180 Months Available

Home Equity Lines Of Credit

As Low As

3.25%
APR**

Variable Rate

Stay Connected On the Go



The busy fall and holiday season will take you all over town. Stay connected while you are on the move.

Share Draft Checking – There are no monthly fees for this account so it's truly free checking. There are no per check charges and no minimum balance requirements either!

VISA® Debit Card – A combination of an ATM Card and the purchasing power and worldwide access of VISA makes this the ultimate in convenience. Select "credit" and protect your PIN by signing for your transactions.

Bill Pay – Set up your schedule from the

privacy of your home computer or even your mobile device. Relax knowing your bills are taken care of and are paid on time.

Home Banking – With Home Banking, your computer and the Internet you have access to a secure 24-hour virtual branch. This service gives you the power to perform many of your most needed transactions right at your fingertips.

www.osfcu.com – Stay connected to the credit union by accessing our site. Access detailed information about your credit union's products, services, current rates and more.

Direct Deposit – Direct Deposit is the easiest, fastest and safest way to deposit your net pay, Social Security or pension check into your Share Draft/Checking Account or Share Savings Account.

Payroll Deduction – Payroll deduction lets you designate portions of your directly-deposited funds to be deducted and deposited in your Share Savings Accounts (Holiday Club, Vacation Club, etc.) and to make your loan payments.

Get Started!

Start saving more time and money today. Stop by, call us at **(716) 778-7423** or visit **www.osfcu.com** to enroll in these great convenience services.

bulletin board

Holiday Closings

The credit union will be closed during the following holidays:

Thanksgiving Day

Thursday, November 25, 2010

Friday, November 26, 2010

Christmas Eve

Friday, December 24, 2010 – Closing At Noon

Christmas Day

Saturday, December 25, 2010

New Year's Eve

Friday, December 31, 2010 – Closing At Noon

New Year's Day

Saturday, January 1, 2011

Holiday Club Account Transfers Coming Soon

We know you like those pre-season deals, so we want to give you a head start on them. That's why your Holiday Club Account funds will be deposited into your Ontario Shores FCU Savings Account on October 31, 2010, unless you have made alternate arrangements. Once the cash is deposited, you can access it and hit all the sales.

Don't forget to get a jump on next year by continuing to make regular payments to your Club Accounts. If you don't have an account, it's easy to sign up. Just stop by a branch, call the credit union at **(716) 778-7423** or visit **www.osfcu.com**.

In Memoriam

It is with deep sadness that we write about the passing of Sandra Kroupa, who held the position of Secretary on our Board of Directors for the past 28 years. Through the years, Sandy was instrumental in helping to develop Ontario Shores FCU into the sound, full service financial institution that we are today. Sandy could always be counted upon to provide insightful and well-directed decision making, all while maintaining impeccable Board meeting minutes. We will greatly miss her sense of humor, dedication and never-ending smile. Our most heartfelt condolences go to her husband of 43 years, Gene, and her daughters, Michelle and Danielle.

~The Board of Directors, Supervisory Committee and Staff at Ontario Shores Federal Credit Union.



Teach Your Child To Save More – We Can Help!

Especially in this day and age – where kids are bombarded with messages encouraging them to spend, spend, spend – it is essential to teach the importance of saving, earning money and good financial management. When you teach the importance of saving, your child is more likely to be money-savvy as an adult, where credit card debt and bankruptcy are real financial dangers.

Be A Good Financial Role Model – Discuss budgeting with your child and explain how you balance the cost of your financial obligations. Your child will benefit from the real-world experience and have a true appreciation for how much things cost.

Encourage Systematic Saving – Help your child develop a systematic saving plan. By doing this, saving becomes a priority, and setting money aside becomes routine.

Allow Your Child To Utilize Credit Union Products – Set up an age-appropriate account for your child and promote the use of it. Safer than a shoebox under the bed, this solution allows you to also monitor your child's financial activity, making it easier to reward smart financial actions and correct poor ones.

Stop by or call us at **(716) 778-7423** for information on our youth products.

Rate Watch

All Rates Subject To Change.

	Rate	APY
Savings	.50%	.50%
Checking	.25%	.25%
IRAs	2.00%	2.01%
Pee Wee Penguin Club	.50%	.50%
Share Certificates		
6 Mo.	.65%	.65%
12 Mo.	.80%	.80%
24 Mo.	1.00%	1.00%
36 Mo.	1.40%	1.41%
48 Mo.	1.80%	1.81%

Loan Type	Term	Rate
New Vehicles		
3 Years	3 Years	3.95% APR
4 Years	4 Years	4.75% APR
5 Years	5 Years	4.75% APR
6 Years	6 Years	5.65% APR
Used Vehicles		
2009 Models	5 Years	4.75% APR
2008 Models	4 Years	4.95% APR
2004-07 Models	3 Years	5.65% APR
2003 & Older	3 Years	7.50% APR
Recreational Vehicles		
New RV	10 Years	6.15% APR
Used RV 2006-2009 Models	10 Years	6.85% APR
Used RV 2005 And Older	10 Years	8.15% APR

Loan Type	Term	Rate
Home Equity		
Up To \$100,000 /		
Closed End, Fixed Rate	5 Years	5.25% APR
	10 Years	5.60% APR
	15 Years	5.95% APR
Open End, Variable Rate	15 Years	PRIME (3.25%)
High Value		
Closed End, Fixed Rate	5 Years	7.25% APR
Maximum Loan \$40,000	10 Years	7.60% 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 Line Of Credit	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

10-00846 9/10 Marketing Partners (888) 641-1215

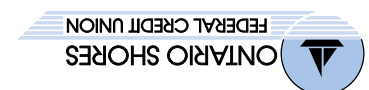


Dealer Financing Isn't Really A Deal At All

Details Inside!

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



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