



# ShoreLines

Fall 2011

For Members of Ontario Shores  
Federal Credit Union

## The 50th Anniversary Celebration Continues

With Nifty Deals On Auto Loans!



### OSFCU Participates In Pirate Festival...Aargh!

Ontario Shores FCU participated in the Annual Pirate Festival parade in Olcott / Newfane. If you attended the Pirate Festival, we hope you had a chance to see our float and catch your bounty of candy and coins! Some festival-goers wore their pirate costumes for rides, food, music, a car show and live entertainment.



New Vehicles  
as low as  
**1.95%** APR\*  
for 36 Months

Used Vehicles  
as low as  
**2.75%** APR\*  
for 60 Months

## Serving Up Low Auto Rates

As we finish out the year on our 50th Anniversary, we want to continue to celebrate with you by offering some of our best auto loan rates ever!

Let us help you purchase your next new or pre-owned vehicle with up to 100% financing available, and terms up to 72 months!

Whether you are purchasing from a dealer, a private party (person-to-person purchase), refinancing an existing auto loan from another financial institution\* or buying out an auto lease from another lender, Ontario Shores FCU has the loan for you.

**Don't miss out on our 50th Anniversary specials.**

\*APR - Annual Percentage Rate. Rates and terms subject to change without notice. See credit union for complete details. Other rates and terms are available. Current Ontario Shores FCU loans do not apply. Refinance opportunities for new money loans only.

### Scholarship Winners

We are pleased to announce the winners of our 2010 College Scholarship program. Receiving scholarships of \$500 are:

- Emily Gendrue | Barker Central School
- Elizabeth Feldman | Lyndonville Central School
- Marygrace Zagmester | Medina Central School
- Amy Lanighan | Newfane Central School
- Kristina Packer | Wilson Central School
- David Wayne Blumrick | Roy-Hart 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. This is the 15th year Ontario Shores FCU has extended scholarships to our local high school students, awarding over \$45,000 through the program. Congratulations to the winners!

Visit us online at [www.osfcu.com](http://www.osfcu.com)



# Christmas Club Account Information

Your Christmas Club balance will automatically transfer to your Regular Share Savings account on Tuesday, November 1, 2011.

You can request a check or withdraw funds as of that date. If you prefer to keep your current Christmas Club money on deposit, please call the Credit Union office before Monday, October 31, 2011 at (716) 778-7423 to make proper arrangements.

If you don't already have a Christmas Club Account, now is a great time to start one! Just speak with any Member Service Representative to start saving up for next Holiday season!

## Dodd Frank Disclosure

### Your ability to Withdraw Funds

Our policy is to make funds from some of your deposits available to you on the business day we receive your deposit and to make other funds from your deposits available at a later date. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written. Information concerning when funds from your deposit will be deemed to be made and when those funds will be available for your use is detailed below.

### DEFINITIONS

- **Business Days** – For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays.
- **Day of Deposit** – The method by which a deposit is made determines the "Day of Deposit" as follows:

#### Manned Teller Stations

If you make a deposit at one of our manned teller stations by 2:00 p.m. on a business day we are open, we will consider that day to be the day of your deposit; while deposits made after 2:00 p.m. may be considered to be made on the next business day we are open. If a deposit made at a particular teller station will be treated as made on the next business day we are open, the manned teller station will display a sign indicating so.

#### Night Depositories

If you make a deposit at one of our night depositories, we will consider that the deposit was made on the next business day we are open.

#### Walk-up Box

If you make a deposit at any walk-up box located at one of our banking offices by 2:00 p.m. on a business day we are open, we will consider that day to be the day of your deposit; while deposits made after 2:00 p.m. or on a day we are not open will be considered to be made on the next business day we are open.

#### Automated Teller Machines (ATM)

If you make a deposit at an ATM facility located at one of our banking offices by 12:00 noon on a business day we are open, we will consider that day to be the day of your deposit, while deposits made after 12:00 noon or on a day we are not open will be considered to be made on the next business day we are open.

- **Established Accounts** – Accounts with us that have been opened for thirty or more days.
- **New Accounts** – Accounts with us that have been opened fewer than thirty days.

### AVAILABILITY TIMELINE FOR DEPOSITS TO ESTABLISHED ACCOUNTS

Availability of funds from your deposits varies depending on the type of deposit and is explained below:

WHEN A DEPOSIT IS MADE	DEPOSITED FUNDS ARE AVAILABLE
Cash, electronic deposits, wire transfers, checks drawn on Ontario Shores FCU and U.S. Treasury checks that are payable to you.	On the business Day of Deposit
Federal Reserve Bank checks, Federal Home Loan Bank checks, U.S. postal money orders that are payable to you.	The first business day after the Day of Deposit.
State and local government checks, cashier's checks, certified checks, and teller checks that are payable to you.	The first business day after the Day of Deposit.
Checks drawn on other U.S. financial institutions	The first business day after the Day of Deposit.

We have been with you over 25 years and will not do business with anyone else!  
~ C. B.

### Longer Time Periods May Apply

If you will need the funds from a deposit right away, you should ask us when the funds will be available. In some cases, we will not make all of the funds that you deposit by check available to you at the times shown above. Depending on the type of check that you deposit, funds may not be available until the end of the fifth business day after the Day of Deposit. However, the first \$200 of your deposits will be available on the first business day after the Day of Deposit.

Funds you deposit by check may be delayed for a longer period than the times shown above under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the Day of Deposit.

### AVAILABILITY TIMELINE FOR DEPOSITS TO NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open:

WHEN A DEPOSIT IS MADE BY	DEPOSITED FUNDS ARE AVAILABLE
Cash, electronic deposits, wire transfers, checks drawn on Ontario Shores FCU and U.S. Treasury checks	On the business Day of Deposit
Federal Reserve Bank checks, Federal Home Loan Bank checks, U.S. postal money orders	The first business day after the Day of Deposit.
State and local government checks, cashier's checks, certified checks, and teller checks that are payable to you.	The first \$5,000 is available on the first business day after the Day of Deposit. Any remainder over \$5,000 is available no later than the seventh business day after the Day of Deposit.
Checks drawn on other U.S. financial institutions	No later than the seventh business day after the Day of Deposit.

### HOLDS ON OTHER FUNDS

#### Check Cashing

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. For example, if we cash a \$100 local check for you, \$100 of funds already in your account will not be available until the first business day after the Day of Deposit.

#### Other Accounts

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

## Tell Us Why You

### Love Your Credit Union!

In our last newsletter issue, we asked our members to "tell us why you love your credit union" for a chance to win some really cool OSFCU gear! We were so humbled by all of your responses...and don't worry, over time, we will share them all with you. We did select a few to share with you throughout this newsletter. Thank you all for your kind words. We love you too! XO XO

I love my credit union because the service I get is excellent!

~ D. F.

## Rate Watch

All rates subject to change

	RATE	APY
<b>Savings</b>	.50%	.50%
<b>Checking</b>	.25%	.25%
<b>IRAs</b>	2.00%	2.01%
<b>PeeWee</b>	.50%	.50%

<b>Penguin Club</b>		
<b>Share Certificates</b>		
6 Mo.	.50%	.50%
12 Mo.	.70%	.70%
24 Mo.	.85%	.85%
36 Mo.	1.15%	1.16%
48 Mo.	1.40%	1.41%

## Privacy Notice

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balance and payment history</li> <li>• credit history and credit score</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Ontario Shores FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Ontario Shores FCU share	Can you limit this sharing
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For nonaffiliates to market to you	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 716-778-7423 or 1-800-439-6000 - Ask for a member service representative</li> <li>• E-mail us: <a href="mailto:service@osfcu.com">service@osfcu.com</a></li> </ul> Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions</b>	Call 716-778-7423 or go to <a href="http://www.osfcu.com">www.osfcu.com</a>

<b>Who we are</b>	
Who is providing this notice?	Ontario Shores Federal Credit Union
<b>What we do</b>	
How does Ontario Shores Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Ontario Shores Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• deposit money</li> <li>• show driver's license</li> <li>• use your credit card or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• "Ontario Shores FCU has no affiliates."</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• "Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies."</li> </ul>
Joint Marketing	A formal agreement between nonaffiliate financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• "Ontario Shores FCU doesn't jointly market."</li> </ul>

Loan Type	TERM	APR
<b>New Vehicles</b>	3 Years	1.95%
	4 Years	2.75%
	5 Years	2.75%
	6 Years	3.65%

<b>Used Vehicles</b>		
<b>2010 Models</b>	5 Years	2.75%
<b>2009 Models</b>	4 Years	2.95%
<b>2005-08 Models</b>	3 Years	3.65%
<b>2004 &amp; Older</b>	3 Years	5.50%

<b>Recreational Vehicles</b>		
<b>New RV</b>	10 Years	5.25%
<b>Used RV 2006-09</b>	10 Years	5.95%
<b>Used RV 2005 &amp; Older</b>	10 Years	6.75%

<b>Home Equity</b>		
<b>Up to \$100,000</b>		
<b>Closed End, Fixed Rate</b>	5 Years	4.50%
	10 Years	4.75%
	15 Years	5.00%

<b>Open End, Variable Rate</b>	15 Years	PRIME (3.25%)
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<b>High Value</b>		
<b>Closed End, Fixed Rate, Max Loan \$40,000, up to 90% of Appraisal</b>	5 Years	6.50%
	10 Years	6.75%

<b>First Mortgage</b>	Please call for rates	
<b>VISA Credit</b>	Classic	12.75%
	Platinum	11.75%

<b>Unsecured</b>	3 Years	10.90%
<b>ShareDraft /Overdraft</b>	Open Term	15.00%

<b>Share Secured</b>		
<b>By Shares</b>	5 Years	3.75
<b>By Certificates</b>	Term of CD	CD + 2%





## There's Still Time To Buy!

In celebration of our 50th year of member service, we are proud to be able to offer Anniversary fleece and golf shirts. Stop by our office to purchase yours before they are "history", and to thank you for your continued membership and support of the credit union, we have included a \$10 coupon towards your purchase.

**\$10** Good towards the purchase of a  
50th Anniversary Golf Shirt / Fleece



**Columbia fleece**  
(\$36 before coupon)

**Adidas Golf shirt**  
(\$32 before coupon)

## What Our members Are Saying...

"Hometown family atmosphere! Can always count on the credit union!"

~ K. B.

"Because they make me feel like they are there for me; someone I can trust."

~ S. E.

"Great service and friendly faces, you helped us buy our first house."

~ D. S.

"**Convenient** – my mom can do my banking for me or online, or on the phone."

~ A. M.

## Holiday Closings

### Labor Day

Monday, September 5, 2011

### Columbus Day

Monday, October 10, 2011

### Veteran's Day

Friday, November 11, 2011

### Thanksgiving Day

Thursday, November 24, 2011

Friday, November 25, 2011

### Christmas (observed)

Monday, December 26, 2011



**www.osfcu.com**

Fax: (585) 798-2186

Phone: (585) 798-2136

Medina, New York 14103

4200 Salt Works Road, P.O. Box 540

### Medina Office:

Fax: (716) 778-8010

Toll-Free: (800) 439-6000

Phone: (716) 778-7423

Newfane, New York 14108

2890 Transit Road, P.O. Box 9

### Main Office:

FEDERAL CREDIT UNION

ONTARIO SHORES



**estatemnts Are Coming Soon!**  
estatemnts help protect our environment  
while offering you convenience, accessibility  
and security!