

Shore Lines



For Members Of Ontario Shores
Federal Credit Union

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Your Money

Safe & Sound!

You've heard about financial institutions failing over the past year. You've heard about the government taking over banks that were hurt in the sub-prime mortgage mess. But how are credit unions holding up, and how can you be sure that Ontario Shores FCU will be there for you in the future?

Credit Unions Are Secure

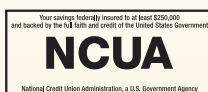
Credit unions are managed with members' financial well-being in mind. Ontario Shores FCU focuses on managing our business conservatively and that has paid off – with our strong balance sheet and our members' long-term security.

Credit unions are member-owned, not-for-profit cooperatives. Unlike banks and brokers, we're not urging our customers to take out loans just so we can make a profit.

You're Insured!

You can breathe easy and sleep soundly because your money is insured by the U.S. government.

Ontario Shores FCU, like most credit unions, is federally insured through a fund backed by the government.



The National Credit Union Share Insurance Fund (NCUSIF) insures credit union deposits to at least \$250,000 per deposit account (and up to that amount for retirement accounts).

The fund is administered by the National Credit Union Administration (NCUA), a federal agency.

You can relax knowing that Ontario Shores FCU is always looking out for your financial safety and will be here for you and your family. To learn more about how your money is insured, visit www.ncua.gov or stop by the credit union today.



ONTARIO SHORES
FEDERAL CREDIT UNION

On The Road To Fuel Efficiency!

If you've been thinking about how to save money, you're not alone. With holiday spending and fluctuating gas prices, you can put serious money back in your pocket just by getting rid of your old gas guzzler. With the new fuel-efficient vehicles on the market today, you could save more than \$1,000 a year in fuel costs by choosing a car that gets just ten more miles per gallon!

But before you trade in your old vehicle for something more fuel-efficient, keep in mind the following:

Consider Your Needs

Don't think that buying a fuel-efficient vehicle means you have to sacrifice your needs for savings. There are many options available in all sizes – from sub-compacts to SUVs.

Luxury And Fuel Economy

Nearly every option adds weight and makes your car less fuel-efficient. Think hard about what you really need. Air conditioning, heated seats, sun roofs, roof racks, power seats, windows and door locks can all reduce your gas mileage.

We Can Help

You can get a great rate on your new or used vehicle by financing at the credit union. Simply apply online at www.osfcu.com or call (716) 778-7423.

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

Source: Fueleconomy.gov

Vehicle Loans

As Low As

4.25%
APR*

Terms Up To 72 Months



Annual Meeting

The credit union's Annual Meeting will be held on Thursday, March 18, 2010, at 4:30 pm 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 are two positions open on the Board of Directors. The Nominating Committee has nominated incumbents Sandra Kroupa and David DeMarco for election to another 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 petitions must be received by the Nominating Committee by **February 18, 2010**. Bring or mail them to:

Ontario Shores FCU
Attn: 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. You must be at least 16 years old and be eligible to vote. Please note: if no petitions are received, voting will not be necessary.

Voting Locations:

Ontario Shores FCU Offices:

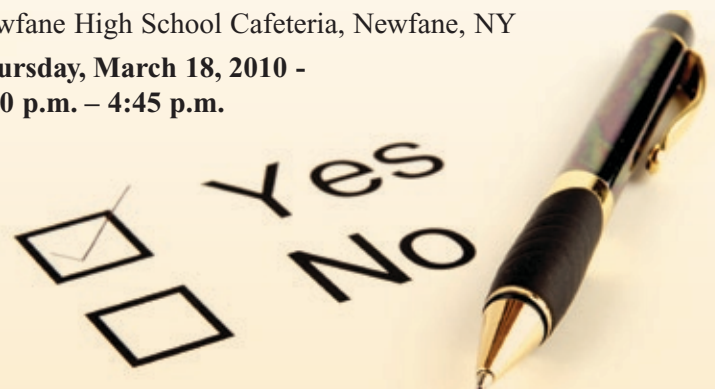
2890 Transit Road, Newfane, NY
4200 Salt Works Road, Medina, NY

Thursday, March 11, 2010 - 9:00 a.m. – 5:00 p.m.

Also at the Annual Meeting:

Newfane High School Cafeteria, Newfane, NY

**Thursday, March 18, 2010 -
4:30 p.m. – 4:45 p.m.**



Enjoy Checking At The Speed Of Life

Ontario Shores Share Draft/Checking Accounts are completely free! That means NO fees, NO per-check charges and NO minimum balance requirement. Ontario Shores FCU Checking Accounts also feature convenient ways to manage your money. Check out these great services that will save you money and simplify your financial life!

- *CU-Connect Internet Banking*
- *Duplicate Checks*
- *MasterMoney® Debit Card*
- *Round-The-Clock Online Information – Visit www.osfcu.com*
- *Direct Deposit & Payroll Deduction Options*

Checking With Your Needs In Mind – Sign Up Today!

To open an Ontario Shores FCU Share Draft/Checking Account and enjoy all the benefits, simply stop by the credit union today.

Three More Great Reasons To Visit Us Online!

When's the last time you visited our website? If it's been a while, you need to make it a point to check us out online at www.osfcu.com. Here are three more great reasons for you to visit our website:

Visit Our Online Loan Center – No matter what your financial need, our online loan center provides a wealth of information to help you through the loan process. Learn about our loan products, view current rates and use our online loan calculators to find a loan with a rate and term perfect for your budget.

Access Current News And Promotions – Our website is your 24/7 source for credit union news and promotions. You can check out our current promotions and view our newsletters online.

Access Educational Information – Visit our website to access information about a variety of products and services that can help you keep your money growing and safe!

Fast Tax Refunds!

When you authorize a Direct Deposit on your 2009 tax return, your tax refund will be deposited directly into your account. It's the safest and fastest way to have your refund available to you immediately!

3 Quick And Easy Steps

Just follow these three steps on your tax return to have your refund direct deposited into your Ontario Shores FCU account:

- *Enter Ontario Shore FCU's Routing Number: 222381400.*
- *Choose your Checking or Savings account for your deposit.*
- *Enter your Ontario Shores FCU Member Number – no spaces or dashes.*

For more information, stop by the credit union or call (716) 778-7423. File early and receive your refund – it's fast, safe and easy!

Holiday Closings

The credit union will be closed during the following holidays:

Martin Luther King, Jr. Day
Monday, January 18, 2010

Presidents' Day
Monday, February 15, 2010

Good Friday
Friday, April 2, 2010

Memorial Day
Monday, May 31, 2010

Help Your Family By Joining Our Family!

Invite your family members and co-workers to enjoy the many rewards of membership! It's easy for them to join with a \$5 deposit in a Share Savings Account – their "share" of ownership in the credit union. They'll enjoy our low loan rates, high returns on savings and timesaving convenience services.

Membership is for life, whether a member moves, changes jobs or retires. Don't forget – your co-workers and your *entire* family, including parents, children, sisters, brothers or other members of your household are all eligible for credit union membership and they're members for life as well!

To join, visit www.osfcu.com, call (716) 778-7423 or stop by the credit union today.

Discounted Home & Garden Show Tickets!

Have a home or garden project on your mind? Visit the Buffalo Home & Garden Show on March 5 - 7 or March 12 - 14, 2010 at the Buffalo Convention Center. With more than 400 companies exhibiting, special celebrity appearances and workshops, this is the place to shop for great deals. Call the Ontario Shores FCU Newfane office at (716) 778-7423 for **50% off show tickets - \$5 for adult entry!**

Save Money Paying Bills!

Life is hectic. Ontario Shores FCU is making it easier to manage your money with CU-Connect Internet Banking and Electronic Bill Payer. Imagine being able to instantly access your finances and pay your bills with a click of a button instead of envelopes, stamps and trips to the post office. Now you can!

With CU-Connect Internet Banking and Electronic Bill Payer, you'll enjoy convenient 24/7 secure access to your accounts. Manage your money, or pay anyone, anywhere, anytime – wherever you have Internet access. You can:

- *Pay Bills Whenever You Choose*
- *Schedule Recurring Payments*
- *Make One-Time Payments*
- *Update Your Payment Instructions Anytime*
- *Save Money On Postage*
- *And More!*



Give It A Try!

Sign up today and pay your bills in minutes! How easy is that? Visit us at www.osfcu.com to establish a bill payment schedule.

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	
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
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	Line of Credit	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

MP16264 12/09 Marketing Partners (888) 641-1215



Website: www.osfcu.com

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

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

Details Inside!

Learn How To Get Your Tax Refund Fast!

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