

XCEL Federal Credit Union is a sponsor of Ocean Running Club and Invites Ocean Running Club Members and Volunteers to enjoy the exclusive benefits of XCEL membership

Not yet an Ocean Running Club member? We will pay for your first year of ORC membership (a \$15 value) when you join XCEL – you will receive two years of ORC membership for the price of one !

XCEL is a member-owned not-for-profit financial cooperative originally chartered in 1964 to serve Port Authority of NY and NJ Employees. We have since expanded to serve more than 13,750 members from 75 employer groups and associations. We are headquartered in New Jersey with branches in New York and New Jersey and more than 3,950 shared branches throughout the US. We offer secure online account opening, banking and bill pay and payroll direct deposit. XCEL is stable, strong, and safe with more than \$120 Million in assets.

Specials:

- 5 year home equity loans as low as **5.99% APR**
- New/used auto loans up to 60 mo. as low as **4.99% APR**
- 24 month certificate – **2.25% APY** - \$500 minimum – Federally insured (early withdrawal penalties apply)
- View our complete rate sheet at www.xcelfcu.org

XCEL OFFERS A COMPLETE LINE OF FINANCIAL SERVICES AND UNSURPASSED MEMBER SERVICE:

- **Free Membership** (no initial or monthly fees)
- **Free interest-bearing checking** (no restrictions) - **Free Visa Check Card**
- **Lower Rates** on Home Equity, Mortgage, Vehicle Loans and Credit Cards
- **Higher Rates** on Savings, Money Market and Certificate Accounts
- **Free Online Banking and Bill Pay**
- **Free use of Co-op ATM network** - surcharge-free - over 28,000 ATMs nationwide
- **Free use of Co-op Branch network** – 3,950 branches nationwide

ACCOUNTS ARE FEDERALLY INSURED TO AT LEAST \$250,000 BY THE NCUA

Offers subject to change without notice

VISIT us at www.xcelfcu.org or contact Ray de Quintal at (201)-546-2928 - Raydequintal@xcelfcu.org

