



NEWSLETTER

SPRING 2018

Customer Appreciation Day Picnic

Date: Sunday, June 17, 2018, 10 AM to 7 PM

Location: FOREST LODGE
11 Reinman Road, Warren, NJ 07059

Facilities: Swimming Pool, Dance Area, Soccer & Baseball Fields, Volleyball, Tennis & Basketball Courts, Bocci Area,



Events: Soccer Game and popular games for all ages
International Variety Show
Music: Primavera Band
Prizes for winners

Food: Food & beverages (sodas) served continuously from 10 AM to 6 PM
Beer & Wine will be served from 1 PM to 6 PM



Tickets go on sale May 14, 2018, Limited availability

Bus Transportation for Senior (Age 60+) Customers Only

- Must reserve seat at time of ticket purchase at the main office.
- Limited availability - first come, first served.

No tickets, No entrance - No exceptions

First Time Homebuyer Program

Our First Time Homebuyer Mortgage Program is perfect for individuals looking to buy their first owner-occupied 1-2 family home or condo.

Program Features:

- 10% down payment with no PMI
- No application fee
- Local underwriting decisions
- Portfolio loans (so you only deal with us)
- Fast approval for qualified applicants
- No Loan Amount limits or Income limits
- No Sales Price limits



A Message from the President



In today's world of modern technology, there are many different ways to control the funds in your bank accounts. One of the most convenient – and popular – ways to access your money continues to be through the use of a debit card. Whether you need cash from an ATM or would like to make a purchase at a retailer using funds you already have on deposit, debit cards provide easy access to money in your checking accounts. Unfortunately, because they provide such

direct access to your accounts, debit cards also make a prime target for criminals looking to steal your deposits.

At Lusitania Savings Bank, we offer our customers two free, powerful tools that not only give you convenient access to your accounts, but also give you the control you need to keep your funds safe. If you haven't had a chance to explore all the features of the MyLusitania mobile banking app (available for download in the Google Play and Apple App stores), take a moment to do so and you might be surprised by some of the features available. Along with allowing you to do all the functions you've come to expect from mobile banking, such as transferring funds between accounts and sending money to any person at any time, the MyLusitania app also includes tools for increasing security on debit cards linked to your accounts. In the "Manage My Cards" section of the app, you can set maximum transaction amount limits,

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LOAN BUNDLE PROGRAM

Investment Property Financing

Bundle two or more loans and **Save!**
Interest rates as **LOW** as....

10-YEAR FIXED RATE 1-4 Family Investment

3.250% (0 Points) **3.367%**

10-YEAR FIXED RATE Commercial Properties

4.625% (0 Points) **4.789%**

Payment Example: \$9.77 per \$1,000 borrowed on a \$100,000 10-year fixed rate mortgage at an interest rate of 3.250% will result in 120 payments of \$977.19. Payment Example: \$10.42 per \$1,000 borrowed on a \$100,000 10-year fixed rate mortgage at an interest rate of 4.625% will result in 120 payments of \$1,042.42. Actual monthly payment may be higher because examples do not include applicable property taxes, insurance premiums or other related costs. Annual percentage rate (APR) based on \$100,000 loan with a 10-year amortization term. Discounted rate applicable only to Investment Properties and subject to Investment Loan Bundle special terms and conditions. Minimum finance charge of \$555.00 on 1-4 Family Dwelling and \$758.00 on 5+ Units/Commercial Properties. New loans only. Rates and annual percentage rates are based on 80% loan-to-value. Rates and annual percentages are effective as of publication date of this ad and are subject to change. Please speak with our Mortgage Department for additional terms and conditions that may apply. Subject to credit approval. Other rates and programs are available.

NMLS # 640892

EQUAL OPPORTUNITY LENDER

block transactions outside of a geographic area you choose, block transactions at certain types of merchants or block all transactions on your debit cards entirely – all at the touch of a button. The CardValet app, also available on the Google Play and Apple App stores, gives you further control over your debit cards. As with the MyLusitania app, you can set up limits on where and when your debit cards are used or turn off the debit cards entirely so no purchases or withdrawals will be approved. However, the CardValet app offers a key additional layer of security – with the CardValet app, you can receive instant alerts whenever your debit cards are used, so you will know immediately if your debit cards are being used without your authorization.

Debit cards continue to be a vital tool in today's banking world and we encourage all of our customers to take advantage of them. By also using the MyLusitania and CardValet apps, you can continue to enjoy the convenient access to your deposits that debit cards offer but also the peace of mind that comes from knowing you have made those deposits as safe as possible.

- Jorge S. Gomes, Esq.
President/CEO

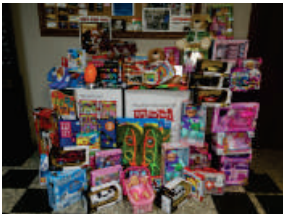
Supporting our Community



PANCREATIC CANCER AWARENESS



We would like to take the opportunity to thank all the customers who donated to our recent fundraising event. Your generosity in the month of November helped raise \$6,000 for Pancreatic Cancer Awareness.



Thank you to all the customers and employees that donated to our toy drive.

PRIVACY NOTICE

For information on our privacy notice please go to our website at Lusitaniabank.com. We will also mail the annual privacy notice to customers who request it by telephone within ten days of the request.

The Scam Update

Helping to keep you scam-free

Watch out for these new tax scams

Lately, tax scammers are scheming new ways to steal personal information and money.

In the first scenario, identity thieves file a fake tax return and have the refund deposited into your bank account. The thieves then contact you, often by phone, and — posing as the IRS or debt collectors for the IRS — demand you return the money to the IRS. But following the thieves' instructions actually sends the money to them.

In a different scam, criminals are using imposter tax preparation sites and phone numbers to steal peoples' personal information. The site looks real, and it's set up to collect personal information that can be used to commit fraud, including identity theft.

Don't take the bait. If you or someone you know gets an unexpected tax refund, follow the guidance outlined by the IRS for how to return the funds to the agency.

The FTC has these tips to fight tax identity theft:

- Use a secure internet connection if you file electronically, or mail your tax return directly from the post office.
- When using an online tax preparation service, look for the tax preparer identification number. The IRS requires all paid tax preparers to have one before filing any returns.
- To determine if a website is encrypted, look for https at the start of the web address (the "s" is for secure). Look for https on every page you visit, not just when you sign in.
- Ask tax preparers about their data security policies, and how they protect your information.
- Respond to all mail from the IRS as soon as possible.
- If tax identity theft happens to you, visit IdentityTheft.gov to report it to the FTC, file an Identity Theft Affidavit with the IRS electronically, and get a personal recovery plan.

If you spot a scam, report it at ftc.gov/complaint.

MANAGEMENT TEAM

Officers:

Jorge S. Gomes, Esq.: President / CEO
Sandra M. Teixeira: VP of Finance
Maria C. Pequeto-Duarte: VP of Lending
Florbela De Almeida: VP of Operations

Branch Managers:

Brian Alves: Branch Coordinator
Sandra Martins: Ferry
Steve Da Silva: Harrison
Silvia Machado: Hillside