



NEWSLETTER

FALL 2019



Happy Holidays

Lusitania Savings Bank would like to wish all of its customers Happy Holidays and a wonderful New Year

A Message from the President



At Lusitania Savings Bank, one of the most important ways that we measure our success in any year is by looking to how much of a positive impact we've had on our communities and the lives of the people who live in them. I'm proud to be able to say that each year, Lusitania and its employees – with the generous support of our families, friends and customers – do a fantastic job of giving back to our communities and making them better places to live and work.

In June 2019, Lusitania held its Annual Customer Appreciation Day Picnic in Warren, NJ. The event serves as both a gesture of our appreciation for our customers' patronage and an opportunity for customers, employees and directors to come together and celebrate all the things they love about being part of our communities. On October 13, 2019, Lusitania employees, joined by family and friends, participated in the "Making Strides Against Breast Cancer Walk" hosted by the American Cancer Society in downtown Newark, NJ to raise funds towards breast cancer research. In November 2019, Lusitania – again in collaboration with the American Cancer Society – is raising funds for pancreatic cancer awareness and research. Customers who give a

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Value Plus Checking



Sometimes change is good... especially when we're talking about more change in your pocket.

Introducing Value Plus Checking, our new account that pays you back for ATM surcharges:

- Gives you freedom to use any ATM, anywhere
- Pays you back up to \$10.00 monthly to reimburse ATM surcharges you incur
- Ask us for more info about how to get your Value Plus Checking account today

Mortgage Center

Visit our Mortgage Center to **Apply Online** at

WWW.LUSITANIABANK.COM/MORTGAGES



Scan For Today's Rates



D.R.E.A.M. Loan Program

Delivering Residential Empowerment through Affordable Mortgages

- 1-2 family owner-occupied properties in low/moderate income locations within Lusitania's primary lending area.
- Financing up to 95%, with flexible qualifications*
*not required to be 1st time homebuyers but cannot own any other real estate property
- No Private Mortgage Insurance
- No Application Fees
- No Commitment Fees

NMLS# 640892
Subject to Credit Approval
EQUAL OPPORTUNITY LENDER



donation of at least \$10 towards the cause will receive a free t-shirt with a special edition Lusitania logo while customers who give a donation of at least \$5 will receive a free coffee mug with the logo. As with all Lusitania fund-raising projects, every dollar donated by customers goes, along with any additional funds donated by the bank itself, directly to the charity. Beginning in late November, Lusitania will once again be collecting toys to donate to needy children for the holiday season as part of the local Toys for Tots Program. Each year, we've seen an outpouring of donations from both customers and employees to this U.S. Marine Corps program and we expect that this year will be no different.

I feel strongly that a bank can't call itself a "community bank" unless it takes the "community" part of its name seriously. I believe that Lusitania Savings Bank has taken that responsibility to heart since its inception in 1980. Going forward, it is my sincere goal that by always striving to genuinely improving our communities, Lusitania will continue to not only meet all of your banking needs, but also make you proud to call yourself a customer.

- Jorge S. Gomes, Esq.

Supporting our Community



Halloween at the Hillside Community Center 2019



Thank you to all the customers and employees that donated and participated in the October "Making Strides Against Breast Cancer" walk in Newark, raising \$2,583.00.

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.

MANAGEMENT TEAM

Officers:

Jorge S. Gomes, Esq.: President / CEO
Sandra M. Teixeira: VP of Finance
Maria C. Pequito-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

5 Things to Avoid Fraud

Helping to keep you scam-free

Spot imposters. Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in

response to an unexpected request – whether it comes as a text, a phone call or an email.

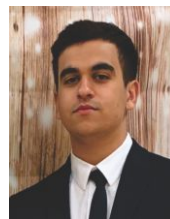
Do online searches. Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.

Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

Don't pay upfront for a promise. Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear. Learn where to get real help with these issues at consumer.ftc.gov.

Consider how you pay. Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or Google Play). Government offices and honest companies won't require you to use these payment methods.

New Employees



Joseph Barbosa - Arcos de Valdevez Portugal



Daniela Costa - Gafanha Do Carmo, Portugal



Anthony Chavez-Enriquez - Lima, Peru



Brian Esteves - Tabaco, Minho Portugal