



NEWSLETTER

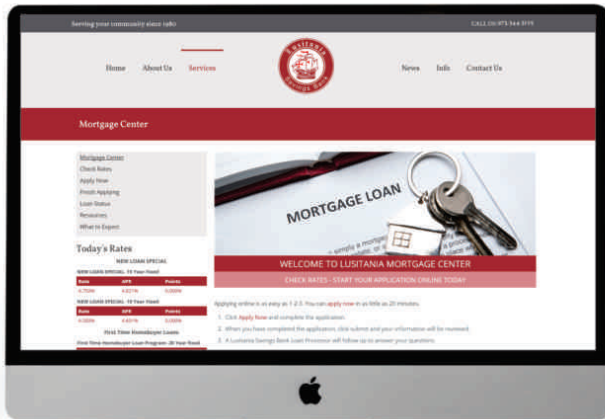
FALL 2018

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EQUAL OPPORTUNITY LENDER



A Message from the President



Every year when the holiday season comes around, we at Lusitania take the opportunity to reflect back on whether we have been successful in fulfilling one of our most important mandates as a “community savings bank”: having a real, positive impact on the lives of people in our communities. I'm proud to be able to say that in 2018,

Lusitania Savings Bank and its employees worked together on a number of projects that made our communities better places to live and work.

In June 2018, Lusitania held its “Annual Customer Appreciation Day Picnic” in Warren, NJ. The event both serves as a gesture of our appreciation for our customers' patronage and provides a unique opportunity for more than 2,000 customers, employees and directors to come together and celebrate all the things they love about being part of our communities. In October 2018, dozens of Lusitania employees came together with family and friends to participate in the “Making Strides Against Breast Cancer Walk” in downtown Newark, NJ. As a result of their efforts, we were able to raise more than \$2,000 for the American Cancer Society towards this cause. Also, in October 2018, Lusitania employees participated in the JDRF “One Walk” in Jersey City, NJ. Through the event, we were able to raise more than \$1,000 for research towards the

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JUMPSTART TO HOME OWNERSHIP MORTGAGE LOAN PROGRAM

FOR FIRST TIME HOMEBUYERS, THE PATH TO HOME OWNERSHIP CAN BE SMOOTHER WITH LUSITANIA SAVINGS BANK



- **10% Down Payment**
- **No Mortgage Insurance**
- Amortization terms up to **30 years** with competitive fixed and variable rates
- **No Application Fee**
- **No Interest Monthly Payments** up to 3 Months with a maximum interest savings of \$3,000.00

Payment Example: \$5.14 per \$1,000 borrowed on a \$100,000 30-year fixed rate mortgage at an interest rate of 4.625% - 4.686% APR will result in 360 payments of \$514.14. Actual monthly payment may be higher because example does not include applicable property taxes, fees, insurance premiums or other related costs. Minimum finance charge of \$555.00. Financing of purchases of owner occupied 1-2 family properties with maximum loan to value of 90%. Based on the exemplified payment and with 3 months of no interest payments the maximum accumulative interest savings corresponds to \$1,154.76. Rates and terms are effective as of the 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

president's message continued...

treatment, prevention and cure for Type 1 diabetes. In November 2018, Lusitania – again in collaboration with the American Cancer Society - is raising funds for research in the fight against pancreatic cancer. As part of the fund-raiser, customers who offer a donation of at least \$10 towards the cause receive a free t-shirt. As with all Lusitania fund-raising projects, every single dollar donated by customers goes directly to charity. In December 2018, Lusitania will once again be collecting toys to donate to underprivileged children for the holiday season as part of the local “Toys for Tots” program run by the U.S. Marine Corps. If you would like to participate, drop off an unopened toy in the collection boxes at any of our branches - you will be helping to bring a smile to a child's face that he or she might not have had this holiday season.

Lusitania has always taken its role as a “community savings bank” to heart since its inception in 1980. It is my sincere goal that, by staying committed to both providing great customer service and to genuinely improving our communities, Lusitania will continue to not only make you happy to be a customer, but also proud to call yourself one as well.

- Jorge S. Gomes, Esq.

Making A Difference In Your Community



Thank you to all the customers and employees that donated and participated in the October “Making Strides Against Breast Cancer” walk in Newark, raising \$2,000.00.



Thank you to all the employees that participated in the October “JDRF One Walk”, raising \$1,000.00.



Congratulations to this year’s recipient of the Lusitania Savings Bank scholarship to Escola Luis De Camões 2018-2019



Congratulations to this year’s recipient of the Lusitania Savings Bank scholarship at Ann Steet School 2018-2019

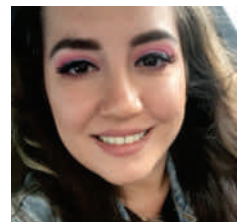
Cyber Security Awareness

1. Have computer security programs running and regularly updated to look for the latest threats.
2. Be smart about where and how you connect to the Internet for banking or other communications involving sensitive personal information.
3. Get to know standard Internet safety features.
4. Ignore unsolicited emails asking you to open an attachment or click on a link if you're not sure it's who truly sent it and why
5. Be suspicious if someone contacts you unexpectedly online and asks for your personal information.
6. Use the most secure process you can when logging into financial accounts.
7. Be discreet when using social networking sites
8. Be careful when using smartphones and tablets.
9. Parents and caregivers should include children in their cybersecurity planning.
10. Small business owners should have policies and training for their employees on topics similar to those provided in this checklist for customers, plus other issues that are specific to the business.

New Employees



Silvy Matos
Trás-os-Montes, Portugal



Jessica De Pinho
Cantanhede, Portugal



Nicole de Oliveira
Murtosa, Portugal



Heydy Novillo
Macará, Ecuador

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, Pulaski

Sandra Martins: Ferry

Steve Da Silva: Harrison

Silvia Machado: Hillside

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.