



# Lusitania Savings Bank, fsb

**Main Office:** 107 Pulaski Street, Newark NJ 07105  
**Branch Offices:** 210 Ferry Street, Newark, NJ 07105  
302 Frank E. Rodgers Blvd, Harrison NJ 07029  
1135 Liberty Avenue, Hillside NJ 07205  
**Express Banking**  
[www.Lusitaniabank.com](http://www.Lusitaniabank.com)

(973) 344-5125  
(973) 589-1555  
(973) 268-7801  
(908) 527-7994  
(973) 344-5683

## Fall 2006 Newsletter

### Message from the President:

Every summer season is unique, yet each year I am reminded that all summers are alike in at least one way - they always seem to end far too soon. Whether you vacationed abroad or enjoyed your time closer to home, we hope your Summer proved to be as eventful as our own here at Lusitania Savings Bank.



On June 18, 2006 we once again held the Lusitania Savings Bank Annual Picnic at Forest Lodge Warren, NJ. The event was attended by well over 3,000 customers and, as always, it offered a variety of food, entertainment and activities for all ages. RTPi from Portugal provided media coverage of the picnic, which is expected to be broadcasted sometime in October. In the meantime, RTPi's coverage can be found at [www.ecucontacto.com](http://www.ecucontacto.com).

We are also very excited about several new products and expansions that will improve upon what we hope is already exceptional customer service.

Lusitania is proud to now make available to our customers a new Credit Card, personal and business. We hope you take advantage of this competitive new product soon.

We are currently in the process of expanding the parking lot at Lusitania's main office at 107 Pulaski Street. Over the summer, Lusitania purchased property on Oliver Street adjacent to the main office for the purpose of increasing the number of parking space available to customers. We hope to offer you easier parking soon.

Last, but certainly not least, Lusitania's web site is in its final test stage and will be operational soon. The new web site will allow our customers to handle many banking needs with convenience of being online.

As a bank created by the community in order to serve the needs of the community, we take pride in the fact that we have remained true to our community roots over the years. Our products and services are designed with you in mind. Our decisions are made in-house, by individuals who are also part of your community. Our loans are all serviced only by us, we believe in positive word of mouth instead of door-to-door solicitation, and, of course, we do not rely on any snake oil scams.

As president Lincoln once noted: "You can fool some of the people all of the time, and all of the people some of the time, but you can not fool all of the people all of the time."

Augusto A. Gomes  
President / CEO

### Lusitania VISA® Credit Cards Now Available. Apply Today

(see inside for more details)



### The American Express® Gift Card

- Available in preloaded denominations
- Prepaid card that is not linked to a bank Account - not a debit, credit or charge card
- Funds do not expire: Gift Cards have a "valid thru" date
- Accepted at most U.S. merchants and restaurants that accept the American Express Card, both instore and online
- Safer than cash: Refundable to Either purchaser or recipient if lost or stolen
- An ideal gift for any occasion: holidays, birthdays, weddings and more
- Provides peace of mind for the gift giver
- Good fit for customers who prefer the convenience of a card
- Complete gift package: Along with purchase receipts and information, the purchaser receives a gold envelope and presentation Card that can be given to the recipient



### COMING EVENTS

- Extension of parking lot under completion at the Pulaski Main Office
- Online banking at [www.Lusitaniabank.com](http://www.Lusitaniabank.com)
- Habitat for Humanity fundraiser during the Month of November

MEMBER FDIC

EQUAL OPPORTUNITY LENDER



# Phishing Alert

The FDIC has issued an alert that emails appearing to be from the FDIC are being sent that could be a form of phishing. The subject line reads "Urgent Notification - Security Reminder," and asks recipients to install the program. The FDIC is urging financial institutions and consumers not to access the link or download the executable file. The FDIC is working with U.S. Computer Emergency Readiness Team to determine the exact effects of the file.



## Direct Deposit & You

GO  
direct



**Direct Deposit - the safest, easiest,  
way to get your Social Security or  
SSI payment**

- You are protected against fraud and identity theft
- Your money is in your account on your paymnet day- on time, every time.

**COMMERCIAL PROPERTY FINANCING  
THAT CAN'T BE BEAT!!!**



**LOW LOW  
RATES**

**With rates as low as ours, not even the  
competition can argue!**



Reasonable Closing Costs  
Flexible Qualifications  
Convenient & Personalized Service

# Consumer Loans

## Auto Loans New or Used

*Refinance your car loan with us and save .025% on interest, by simply having payments directly deducted from your personal checking account.*

- Get the car you want with payments that fit your budget.
- Quick approvals with competitive Rates.
- Loans offered up to 90% of new vehicle purchase price/market value.
- Flexible refinance terms available.
- Financing for a large variety of personal And commercial motor vehicles.
- 100% financing for qualified applicants.



## Lines of Credit

*Our Lines-of-Credit offer you more than convenience, they can save you money. Payoff high interest credit card balances and other high cost loans into a low interest Line-of-Credit, with flexible payments. With a personal line of credit you will pay interest only on the amount you use. You will be ready to take advantage of a great opportunity or cover an emergency up to your credit limit.*

## Personal Loans

*Need extra cash for Holidays, we can help you! Take advantage of our personal loan programs and free up some cash for gift shopping and other holiday expenses. You may also get a personal loan with a fixed rate and term with regular payments, and use it for any purpose from vacations to tuition.*

## Account Loans

Account loans are collateralized against your savings or cetificate of deposit account. Loan terms may not exceed the deposit account terms. The deposit account becomes available as debt is repaid. We offer affordable rates. This is a simple, fast, and convenient service providing you with purchase power or funds availability without affecting your hard earned savings.

**Don't Be Fooled. . .**

Do they promise you a **1%** rate ???

Do they promise you your rate is **FIXED** ???

Do they promise you the **LOWEST PAYMENTS** ???

Do they promise you a loan at **NO COST** ???

**Forget Those  
EMPTY PROMISES**

Get the explanations you **NEED** to make an **INFORMED** and **SOUND** financial decision about your home financing. Don't fall for any snake oil scams

**EXPRESS BANKING**



LUSITANIA'S PHONE  
BANKING SYSTEM  
(973) 344-5683  
NOW 24 HOURS/ 7 DAYS A WEEK



VISA CREDIT CARDS  
0% Introductory APR

World Class Cards  
from People You Trust



We're here to help you find  
the card that's right for you

The Family of Visa Credit Cards  
Visa Signature • Select Rewards Platinum  
Cash Rewards Platinum • Platinum  
College Rewards • Young Adult

VISA BUSINESS CARDS  
0% Introductory APR

World Class Cards  
from People You Trust



Because we know your business,  
we can help you choose

The Family of Visa Business Cards  
Visa Business Travel  
Platinum Business Rewards • Visa Business

## Credit Cards are now available

**Credit cards are important part of today's financial world. Everyone likes to know that they have a credit line available to use at a moment's notice. Convenience is a powerful thing! This is why Lusitania Savings Bank is proud to present its newest product, the Visa credit card! If you are someone who wants to establish credit or you already have excellent credit, we have the card for you. We are pleased to provide an array of options to fit everyone's financial needs and financial background.**

**At Lusitania Savings Bank, we are always striving to give the very best, as our customers are our top priority. Whatever your choice may be, come in to our branches to apply today! As a special offer, for the first six billing cycles, you will enjoy 0% interest on purchases and balance transfers. Don't wait to take advantage of this offer and to start enjoying the convenience of carrying our card. Don't forget, convenience is a powerful thing!**

## Some of the popular choices are:

### Select Rewards Visa® Platinum

#### THIS CARD OFFERS:

A great low rate while earning your choice of rewards.

#### FEATURES:

Earn one point for every net dollar spent to redeem towards merchandise, certificates, cash and travel.

#### APR:

P+ 3.99% - 14.99%

#### ANNUAL FEE:

\$0

#### SPECIAL OFFERS:

0% for first 6 billing cycles on purchases and balance transfers.

#### REWARD DETAILS:

1,000 bonus points with first purchase. No limit to the number of points earned.

#### MINIMUM REQUIREMENTS:

Must be 18 years of age, have a U.S. address, Social Security number and a minimum annual household

### Cash Rewards Visa® Platinum

#### THIS CARD OFFERS:

Cash back on purchases made anywhere.

#### FEATURES:

Up to 1% Cash Back on purchases.

#### APR:

P+ 3.99% - 14.99%

#### ANNUAL FEE:

\$0 with at least one purchase per year; otherwise \$40.

#### SPECIAL OFFERS:

0% for first 6 billing cycles on purchases and balance transfers.

#### REWARD DETAILS:

Earn up to \$350 per year. Tiered earning program:  
1st \$1,000 = .25% cash back  
2nd \$1,000 = .50% cash back  
3rd \$1,000 = .75% cash back  
\$3,000+ = 1% cash back

#### MINIMUM REQUIREMENTS:

Must be 18 years of age, have a U.S. address, Social Security number and a minimum annual household

### Visa® Signature

#### THIS CARD OFFERS:

Remarkable purchasing power with no preset spending limit.

#### FEATURES:

Earn Signature rewards such as travel, merchandise, cash and gift certificates. Access to Signature concierge, dining, and access privileges.

#### APR:

P+ 3.99% - 14.99%

#### ANNUAL FEE:

\$55 Membership Fee

#### SPECIAL OFFERS:

0% for first 6 billing cycles on purchases and balance transfers.

#### REWARD DETAILS:

2,500 bonus points upon enrollment. Fly free on any air-line without the restrictions of frequent flyer programs. No limit to the number of points earned.

#### MINIMUM REQUIREMENTS:

Must be 18 years of age, have a U.S. address, Social Security number and a minimum annual household

### Visa® Platinum Business Rewards Card

#### THIS CARD OFFERS:

A great low rate while earning your choice of rewards - merchandise, certificates, cash and travel options.

#### MARKET:

Businesses with less than \$1 million in annual sales or who charge less than \$250,000 per year.

#### LIABILITY STRUCTURE:

The Authorizing Officer and the company are liable for all balances. Employee Applicants are liable for their own card balances.

#### UNDERWRITING:

Based upon both the Authorized Officer and the company's credit worthiness.

#### APR:

0% for the first 6 billing cycles, after  
P+ 3.99% - 9.99%.

#### ANNUAL FEES:

\$0

#### REWARD DETAILS:

Earn one point per net purchase dollar charged. No limit to the points earned each month. 1,000 enrollment point bonus. \$30 domestic travel redemption fee.

#### MINIMUM REQUIREMENTS:

Businesses with less than \$1 million in annual sales or who charge less than \$250,000

### Visa® Business Travel Card

#### THIS CARD OFFERS:

Exceptional travel benefits including double points on travel and lodging, and unrestricted travel with no blackout dates or seat restrictions. Visa Concierge, Visa Dining and Business Hotel Savings.

#### MARKET:

Same as Business Card; Employees with the potential to charge at least \$8,000 annually.

#### LIABILITY STRUCTURE:

The Authorizing Officer and the company are liable for all balances. Employee Applicants are liable for their own card balances.

#### UNDERWRITING:

Based upon both the Authorized Officer and the company's credit worthiness.

#### APR:

0% for the first 6 billing cycles, after  
P+ 3.99% - 9.99%.

#### ANNUAL FEES:

\$55 Annual Fee

#### REWARD DETAILS:

Earn one point per net purchase dollar charged, double points for travel and lodging charges. No limit to the points earned each month. 2,500 enrollment point bonus.

#### MINIMUM REQUIREMENTS:

Businesses with less than \$1 million in annual sales or who charge less than \$250,000

## We would like to welcome our New Employees



Vera Elias Ramos  
Bairrada, Portugal



Zaida Lopes  
Cabo Verde



Suze Nobre  
Gondomil, Valencia  
Portugal



All of us at Lusitania would like to  
congratulate the following employees  
on their new addition to their families.



Rita Marques and Levi Santos:  
Kevi Santos



Maria Oliveira & Rui Fernandes:  
Gabriela Fernandes

## Blonde Banking

A Blonde girl in tears runs to her father.  
"What's the matter?" asked the father.  
"You gave me some bad financial advice," she said.  
"I did? What did I tell you?"  
"You told me to put my money in that big bank, and now that  
big bank is in trouble."  
'What are you talking about, that's one of the largest banks in  
the world,' he said. "Surely there must be some mistake."  
"I don't think so," said the blonde girl. "They just returned one  
of my checks with a note saying, 'No Funds'."

## ONLINE BANKING

Lusitania Savings Bank is happy to  
announce that we are in the final stages of  
testing our online banking service, which  
will be available to our customers shortly.  
The online banking services will be found  
through a link on our Lusitania web page  
([www.Lusitaniabank.com](http://www.Lusitaniabank.com)).

With this new service, customers will be  
able to access their accounts from the  
comfort of their homes and always be on  
top of their transactions.



### Some Key Features:

- Account Summary
- Account Statements
- Funds Transfer
- Check Images
- Account Alerts

## Holiday Closings

November 11:	Veterans Day
November 23:	Thanksgiving Day
December 25:	Christmas Day
January 1:	New Years
January 15:	Martin Luther King Jr

## MANAGEMENT TEAM:

Augusto A. Gomes: President/CEO  
Sandra Teixeira: VP of Finance  
Maria C Pequito -Duarte: VP of Lending  
Florbela De Almeida: VP of Operations

## LET US HEAR FROM YOU

# How can we serve you even better?

We strive to provide excellent service to you every day, in  
everything we do. This means constantly improving upon the  
way we do business, and we want your input on how we  
can further improve.

Please share your suggestions for ways we can serve you  
even better by completing the following information

Our team will review all suggestions submitted, and if we  
decide yours is the best, we'll pay you \$50.00 for it!

That's how serious we are about excellent  
customer service.

Name: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Email: \_\_\_\_\_

Your Suggestion or Idea for Improvement: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please mail this form to: Lusitania Savings Bank, fsb  
Attention: Augusto Gomes, CEO  
107 Pulaski Street  
Newark, New Jersey 07105

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specific advice or recommendations. For legal or other expert advice, we recommend consulting your attorney, accountant, tax or financial advisor.

If you are unhappy with our services please let us know.