



Main Office:

107 Pulaski Street
Newark, NJ 07105
(973)344-5125

Branches:

210 Ferry Street
Newark, NJ 07105
(973)589-1555

302 Frank E. Rodgers Blvd.
Harrison, NJ 07029
(973)268-7801

1135 Liberty Avenue
Hillside, NJ 07205
(908)527-7994

Express Banking
(973)344-5683

Internet Banking
www.Lusitaniabank.com

Business Hours:

Mon-Wed	9:00 am-5:00 pm
Thursday	9:00 am-6:00 pm
Friday	9:00 am-7:00 pm
Saturday	9:00 am-2:00 pm

Drive Thru Schedule:

Pulaski Office

Mon-Wed	8:30 am - 5:30 pm
Thursday	8:30 am - 6:00 pm
Friday	8:30 am - 7:00 pm
Saturday	8:30 am - 2:00 pm

Hillside Office

Mon-Wed	9:00 am - 5:00 pm
Thursday	9:00 am - 6:00 pm
Friday	9:00 am - 7:00 pm
Saturday	8:30 am - 2:00 pm

Lusitania Savings Bank

Spring Newsletter

2013

Customer Appreciation Day Picnic

Date: Sunday, June 16, 2013
Customer Appreciation Day

Time: 10 AM to 7 PM

Location: FOREST LODGE
11 Reinman Road
Warren, NJ 07059

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



No tickets, No entrance
No exceptions



Events: Soccer Game
International Variety Show
Music: Mx3 Band
Variety of popular games for all ages
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



Customer discount prices only for those with
a minimum balance of \$2,500 on May 13

Tickets go on sale May 13, 2013
Limited to 3,000 tickets

Message from the President



I recently came across a quote by an American businessman named Ray Kroc, who said: "The two most important requirements for major success are: first, being in the right place at the right time, and second, doing something about it." Now, if you're anything like me, you probably have the same two questions right now that I did after reading that quote – first, who was Ray Kroc and second, is he right about timing? I'll get to the first question about who Mr. Kroc was in a little while. I'd like to first focus on the second question, the one about how timing works and its role in being successful. If there's anything I've learned in life over the years, it's that Mr. Kroc was absolutely correct: success requires a combination of both good timing and the ability to act when the timing is right. You may have the best idea in the history of ideas, but if you aren't in the right place at the right time, that idea will end up going nowhere.

continued on the next page....

LOAN PROGRAMS FOR ALL YOUR REAL ESTATE NEEDS

FINANCING FOR ALL
TYPES OF PROPERTIES . . .
Residential & Commercial



REFINANCES, HOME EQUITY LOANS
AND LINES OF CREDIT. CLOSINGS AT
OUR OFFICE AT NO COST TO YOU. . .

Very competitive Fixed & Adjustable Rates

We also Finance
Foreclosed and Short-Sale Properties

Start saving money today.

Contact our Mortgage Loan Department for
more information at 973-344-5125 Ext. 29

Online Bill Pay is here

The 1st Bank to convert from a Credit Union in the United States
EQUAL OPPORTUNITY LENDER



Message from the President continued...

Similarly, you may have the best luck when it comes to timing, always finding yourself in the right places at exactly the right times. However, if you lack the courage of your convictions, or perhaps the resources necessary to take action, you will end up with the same results as the next man whose timing was less opportune. The formula for success, as Mr. Kroc expressed so succinctly, is actually rather simple: fortune favors those who not only find themselves blessed by good timing, but who also take action when opportunity present itself. The first part of that formula is often out of our control. We typically have little influence over whether we are in the right place at the right time. What we can do, however, is make sure that we are prepared to take advantage when we do find ourselves in those moments.

Let me offer you a current real-world example to explain what I mean. We've all seen this country's economy spiral downward for the last few years and, as we all know too well, the real estate market went along for the ride. As a result, potential real estate investors have stood on the sidelines throughout, content to wait out the downturn. After all, why invest in real estate over these past few years when property values, and the interest rates on funds necessary to purchase those properties, seem to drop on never-ending basis? As the smart investor knows, however, the timing for success in the real estate market could not be better right now. Interest rates have stabilized at record lows and are predicted to increase sharply in the months ahead, mirroring the recent rise in the stock market. At the same time, property values around the country already bottomed out and have already increased significantly in many of the major markets. Potential investors who waited for ideal timing find themselves in position to take advantage of the opportunity the current real estate market affords: properties that can be had cheaply and will increase in value going forward, funded by loans at interest rates that will not stay low for very long. As Mr. Krock put it, however, timing alone isn't everything. You have to do something about it.

Here at Lusitania Savings Bank, we understand how important it is to have the resources necessary to take advantage of good timing. If you are someone looking to profit from the unique real estate market we currently find ourselves in, give us a call. We'll make sure you have what you need to capitalize on good timing. As for Ray Kroc, well, he may have had some idea of what he was talking about when he wrote that you need both good timing and to do something about it. In 1954, he bought the franchising rights to a small hamburger restaurant with just a handful of locations from two brothers named Richard and Maurice McDonald. It's safe to say the timing worked out just fine for him.

Augusto A. Gomes
President & CEO

HIGHER EDUCATION

Prepare them for the long journey ahead....

It seems like just yesterday they were learning how to walk. But, before you know it, your children will be ready to step out on their own to face the world.



When it comes time to finance your child's higher education, it really pays to plan ahead. With the increasing costs of today's universities, you need to look into all your options. Here at Lusitania Savings Bank, we understand that young people need support and encouragement in order to reach their dreams. So we offer:

- **High interest Educational IRA's**
- **Home Equity Loans or Lines of Credit with affordable financing Alternatives**

We will be happy to explain the various programs and we can guide you through the process from start to finish. Simply give us a call, or stop by one of our offices for further details.

ONLINE BANKING

Visit our web page at www.Lusitaniabank.com and sign up!

Online Bill Pay Get Started Now!

Some key features:

- **Account Summary**
- **Account Statements**
- **Account Alerts:**
 - Checking Balance Alert
 - Checking Deposit Notice
 - Check Cleared Notice
 - Savings Balanced Notice
 - Savings Deposit Notice
 - CD Balance Alert
 - Consumer Loan Balance Alert
- **Funds Transfer**
- **Check Images**
- **Transactions Export:**
 - Comma Separated File (CSV)
 - Single Column CSV
 - Intuit Quicken
 - Microsoft Money



Surcharge-Free ATM Network



Lusitania Savings Bank has teamed up with Allpoint, an ATM network that gives you access to over 43,000 ATMs nationwide at no charge.

You can find the nearest Allpoint ATM by visiting their website at www.AllpointNetwork.com or calling 1-800-809-0308

The Scam Update

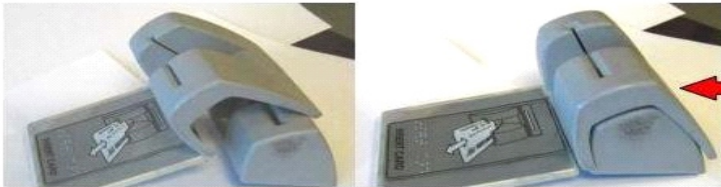
Helping to keep
you scam-free!

It's your money, so keep it that way— stay informed!

In this issue of the Newsletter: **ATM SKIMMERS**

An **"ATM Skimmer"** is a portable card reader that thieves attach to the front of a legitimate ATM. When used with a hidden camera or replacement keypad, the skimmer provides thieves with all your crucial ATM card info.

Would YOU be able to spot the difference?



The skimmer is placed over the real card slot underneath.

HOW ATM SKIMMERS WORK

The ATM skimmer is disguised as a normal ATM card reader. ATM customers are tricked into inserting their ATM cards into the skimmer and entering their PIN codes on the keypads.

The keypads are either replaced, or a hidden camera is placed to record a customer's PIN as it is entered on the keypad.

The ATM skimmer either stores the card data or uses a wireless transmitter to send it to a nearby receiver.

Once the thieves have the data from the ATM card and the PIN, they can create a duplicate card and use it to withdraw money from the customer's account.

WHAT YOU CAN DO

- **Trust your instincts:** if anything on the ATM looks out of place (for example, the card reader is made of a different color of plastic), don't use the machine.
- **Look for add-ons:** be on the lookout for things on the ATM that don't seem necessary, like an extra mirror. These are ideal places for thieves to hide cameras.
- **Guard your PIN:** when you enter your PIN at the ATM, use one hand to press the numbers and the other hand to cover your actions from any cameras.
- **Poke and prod:** ATM skimmers are designed to be removed easily, so don't be afraid to poke and prod any part of the machine that looks suspicious. If the thieves can take the skimmer off easily, so can you.
- **Opt for video surveillance:** try to use only ATM's that have video surveillance. Thieves are much less likely to target these ATM's with skimming devices.
- **Report anything suspicious:** if you suspect that an ATM may have a skimmer attached, let the establishment where the ATM is located know.

SAFE DEPOSIT BOXES



Available at our

Pulaski Street Main Office

Ferry Street Branch

SAFE DEPOSIT BOX SIZES:

Small 5" x 1.5" Large 5" x 4.5" (Ferry)
Small 4.5" x 2.5" Large 4.5" x 4.5" (Pulaski)

Safe deposit boxes rental is a bank service extended to customers for their convenience in securing personal possessions. It should be understood that there is no government or bank provided insurance for safe deposit box content.

FREE CHECKING
with no minimum balance
& no service charges—

TO THE
DER OF

AEMO

no hidden costs



**Louisiana
Savings
Bank**
Member FDIC

DOLLARS

Small Business Checking

We are a financial institution committed to providing you with outstanding customer service and helping you achieve economic success and financial security.

The Small Business Checking is customized for the start up or existing small business.

Features:

- Minimum opening balance requirement \$100
- Free transactions*
- Free MasterMoney business debit card
- Free ATM transactions at over 43,000 ATM machines
- Free account maintenance**
- Free tax payments
- Free internet banking
- Free telephone banking
- Merchant services available
- Overdraft protection available
- Business credit card



*First six months FREE of charge. After that 100 transactions free per month, \$.20 each additional transaction (transaction includes deposits, withdrawals, checks paid, electronic transactions).

**Account maintenance fee waived when an average collected balance of \$500.00 is maintained monthly.

For more information call or stop by today. One of our knowledgeable Customer Service Reps will be able to answer your questions.

FDIC INSURANCE

Please be aware that the Federal Deposit Insurance Corporation (FDIC) permanently raised the current standard maximum deposit insurance amount to \$250,000. The FDIC insurance coverage limit applies per depositor, per insured depository institution for each account ownership category. Feel free to visit the FDIC web page for more information: www.fdic.gov

Consumer Loans

Auto Loans New or Used

Refinance your car loan with us and save .25% on your interest rate by 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 amounts 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. Pay off interest credit card balances and consolidate 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 used. 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 vacation or tuition? We can help! Take advantage of our personal loan programs and free up some cash for your expenses. Our personal loans feature fixed rates and regular payment schedules, and may be used for any purpose.

Account Loans

Account loans use your savings or certificate of deposit account as collateral. Loan terms may not exceed the deposit account terms. The deposit account balance becomes available as debt is repaid. This simple, convenient service has affordable rates and provides you with immediate funds without affecting your hard earned savings.

COMING EVENTS

- May 13 - Picnic tickets go on sale, limited to first 3,000
- May 25 to Aug 31 - Saturday Summer Hours:
Lobby: 8:30 am to 12:00 pm
Drive Thru: 8:00 am to 12:00 pm
- May 27 - Memorial Day - Closed for business
- June 16 - Customer Appreciation Day Picnic
- July 4 - Independence Day - Closed for business

EXPRESS BANKING



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

MANAGEMENT TEAM

Officers:

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

Branch Managers:

Sandra Fernandes:
Branch Coordinator
Sandra Martins: Ferry
Michelle Queiruga: Harrison
Andreia Cunha:
Assistant Branch Manager
Hillside

Lusitania VISA® Credit Cards

Apply Today - Buying power you need,
from the bank you trust.



- 0% Introductory Rate
- Special \$25 Bonus
- Unlimited Cash Back
- Unrestricted Travel Rewards
- Merchandise & Gift Cards
- No Annual Fee

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 on ways we can serve you even better.

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

Please mail this form to: **Lusitania Savings Bank, fsb**
Attn: Augusto Gomes, Pres/CEO
107 Pulaski Street, Newark, NJ 07105
aagomes@lusitaniabank.com

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

Name: _____
Address: _____
Email: _____

Your Suggestion: _____

