



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

Saturday Summer

Hours:

Lobby: 8:30 am-12:00 pm
Drive Thru: 8:00 am-12:00 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

2015

Customer Appreciation Day Picnic

Date: Sunday, June 21, 2015
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
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 18

Tickets go on sale May 18, 2015
Limited availability

Bus Transportation for Senior Customers Only

Seniors age 60+

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

A Message from the President

It is with great sadness that I write about the passing of Augusto A. Gomes, the founder of Lusitania Federal Credit Union, the former President/CEO of Lusitania Savings Bank and, most recently, the Chairman of its Board of Directors.

Augusto A. Gomes (or "Augie" Gomes, as he was known to many) founded Lusitania in 1980 as a small credit union driven by a simple vision: to provide the Newark community with a financial institution that it could call its own – a place that was willing to take risks to help its customers because it understood those customers better than any large corporate bank ever could. As some long-time customers may recall, Lusitania Federal Credit Union began with just a single office, first on Lafayette Street and then later on Merchant Street. If Augusto A. Gomes had been asked back in 1980 what he thought Lusitania would look like 35 years into the future, I doubt that he could've envisioned what it would grow into since those early days.

Today, Lusitania Savings Bank has four branches spread over three counties and more than a quarter of a billion dollars in assets. That growth is due, in large part, to the fact that the values of Augusto A. Gomes – his focus on customer service, on fair dealing, on putting something away for a rainy day, on never promising something that he couldn't deliver and always delivering what he promised – became, over time, the values of the institution itself. When the character of a company is so closely tied to the character of one individual, the company can either thrive as a result of those ties or be dragged down by them.

(continued on next page...)



EQUAL OPPORTUNITY LENDER



Message from the President continued...

It was Lusitania's great fortune to have had its values tied so closely to those of Augusto A. Gomes. As a result of those ties, the many successes that Lusitania has had over the past 35 years – expansions, conversions, and every other important milestone along the way – were also very much his own personal successes. In his passing, Lusitania lost not only its founder, former President/CEO and Chairman, but someone who for more than three decades was very much the heart and soul of the institution.

When Augusto A. Gomes retired from the position of President/CEO last year, he did so having placed his faith in the ability and willingness of Lusitania's officers and directors to continue carrying out his vision for the institution. His faith will not be misplaced. Even as we mourn his passing, we are committed to honoring his legacy by ensuring that Lusitania Savings Bank will continue to be run with the same focus on customer service, fair dealing and forthrightness that Augusto A. Gomes brought to the institution over so many years.

Jorge S. Gomes, Esq.
President/CEO

In Memory of



Augusto A. Gomes
1944 - 2015

SAFE DEPOSIT BOXES



Available at our

Pulaski Street - Main Office

Ferry Street Branch

SAFE DEPOSIT BOX SIZES:

Pulaski Street Main Office: Small 2.5" x 4.5" Large 4.5" x 4.5"
Ferry Street Branch: Small 5" x 1.5" Large 5" x 4.5"

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

THEIR FINANCIAL INDEPENDENCE

Financial Independence is an exciting feeling!

It is never too early to start planning for the future. As a matter of fact, according to statistics, the sooner you start, the better off you'll be in the long run.



Where should you start? At Lusitania Savings Bank, of course. We can guide you step by step and set up the accounts you need today, tomorrow, and in the future.

Here are some ideas to help you get started.

- ✓ Decide on your goals. Write them down.
- ✓ Work out a basic budget, including all your income and all your expenses.
- ✓ Set a savings goal and open a separate account for money you want to save.
- ✓ Open a checking account to pay for monthly bills.
- ✓ Get a debit card for your daily spending needs. You may use your debit card at over 55,000 ATM's nationwide at no charge.
- ✓ Lastly, it is always prudent to carry a Visa credit card for those unexpected emergencies.

We have the products to get you started.
Come talk to us today!

Subject To Credit Approval

Lusitania VISA® Bonus Rewards Card

Buying **POWER** you need,
from the bank you **TRUST**.



CONSUMER Credit Cards
• Visa® Bonus Rewards Card
• Visa® Rewards PLUS Card
• Visa® Platinum Card

COLLEGE Credit Card
• Visa® College Rewards



APPLY TODAY!
See a Representative.

BUSINESS Credit Cards
• Visa® Business Bonus Rewards Card
• Visa® Business Bonus Rewards PLUS Card
• Visa® Business Platinum Card

Subject To Credit Approval

The creditor and issuer of the Visa Credit Card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc © 2014
Elan Financial Services

The Scam Update

Helping to
keep you
scam-free

Unlocking the Code on Identity Thieves

Identity thieves may already have a lot of information about you – like your credit card number, the card's expiration date, and your name, address, and phone number. With all that information in his hands, why would he call you? He's after one vital piece of information – the security code on your credit card.

Here's how the scam works. The scammer says he's calling from your credit card's security or fraud department. They've flagged some suspicious activity on your card, he says. He makes up a bogus transaction and asks if you authorized it. Of course, you didn't. So he says he'll open a fraud investigation, gives you a case reference number, and tells you to call the phone number on your credit card if you have any questions. It all seems fine so far, right? But, he says, there's just one more thing. He needs to verify that you are in possession of the card – so he asks you to tell him the security code. And it's the final piece of the puzzle he's after.

If you get a call like this:

- Don't give the caller **any** information about your account – even if he already knows some of the details.
- Hang up the phone. Call the customer service number on the back of your credit card. Talk to the fraud or security department and ask about the unauthorized charges the caller told you about.
- Report the suspicious call to the FTC at ftc.gov/complaint or 1-877-FTC-HELP.
- Tell your friends, family, neighbors, and others about it. By spreading the word, you can help someone you care about avoid falling for a scam.

Identity thieves will try a lot of different tricks to get your personal information. No matter the story they tell you, don't give anyone your personal information **if you didn't initiate the contact** using contact information you know is trustworthy. And find out what else you can do to protect your personal information from ending up in the wrong hands.



Who's checking your credit score and history? Maybe a lot more people than you think.

There are obvious parties who need to verify how you handle credit, like banks, credit card companies and department stores.

But did you know that your boss, insurance agent, landlord and even utilities and cell phone providers can gain access to this information and decide whether to provide you service or not based on your credit information? With limited factors upon which to judge your good character, more than ever people outside the lending business are relying on your credit history to check up on you.

Since Federal law permits consumers to obtain a free report annually from each of the three major credit reporting agencies, experts advise that you should get a free report from a different agency every four months. Doing so will allow you to monitor your personal security all year long.

**TO ORDER YOUR FREE CREDIT REPORT,
GO TO THE ONLY AUTHORIZED SOURCE:
www.annualcreditreport.com
1-877-322-8228**

LOAN PROGRAMS FOR ALL YOUR REAL ESTATE NEEDS

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



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

Very competitive Fixed and Adjustable Rates

APPLY TODAY

Start saving money today.
Contact one of our offices for more information

Subject to Credit Approval

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 MasterMoney business debit card
- Free ATM transactions at over 55,000 ATM machines
- Free tax payments
- Free internet banking
- Free telephone banking
- Merchant services available
- Overdraft protection available
- Business credit card
- No charge for transactions for the first six months*
- No charge for account maintenance**



For more information call or stop by today.

One of our knowledgeable Customer Service Reps will be able to answer your questions.

*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.

Surcharge-Free ATM Network

Lusitania Savings Bank has teamed up with Allpoint, an ATM network that gives you access to over 55,000 ATM's around the world at **NO CHARGE** to you.



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

PLEASE NOTE: Some Allpoint ATMs may still display a surcharge screen during your Allpoint transaction. If that happens, simply enter "Yes" to accept the surcharge and proceed with your withdrawal. YOU WILL NOT BE CHARGED THE SURCHARGE.

LET US HEAR FROM YOU

How can we serve you even better?

We strive to provide excellent service every day, in everything we do - but we are always looking for ways to improve!
Please share your suggestions on ways we can serve you even better.

Please mail this form to:

Lusitania Savings Bank
Attn: Jorge S. Gomes, Esq., President/CEO
107 Pulaski Street, Newark, NJ 07105
jgomes@lusitaniabank.com

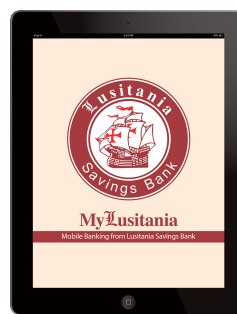
Name: _____
Address: _____
Email: _____

Your Suggestion: _____

COMING EVENTS

- May 18 - Picnic tickets go on sale, limited to first 3,000
- May 23 to Sept 6 - Saturday Summer Hours:
Lobby: 8:30 am to 12:00 pm
Drive Thru: 8:00 am to 12:00 pm
- May 25 - Memorial Day - Closed for business
- June 21 - Customer Appreciation Day Picnic
- July 4 - Independence Day - Closed for business
- Sept. 7 - Labor Day - Closed for business

MyLusitania Mobile Banking



Now Available



EXPRESS BANKING



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

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:

Sandra Martins: Ferry
Ricardo Leal: Harrison
Andreia Cunha: Hillside