



Lusitania Savings Bank, fsb

Main Office: 107 Pulsaki 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

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

WINTER 2005 NEWSLETTER

HILLSIDE



On October 1, 2005, we celebrated the grand opening of our newest branch located on Liberty Avenue in Hillside. Together with the Board of Directors and bank executives, Union County Judge Peter Brogan had the honor of cutting the ribbon to initiate the celebration.

We would like to take the opportunity to say thank you to the Hillside community for allowing us to establish our new location. A thank you also goes out to all of our customers for giving us the opportunity to serve their banking needs for so many years. It is with their support that we have continued to expand and grow as an institution.

CASH CARD



The CashCard is a pre-paid card that can be used anywhere Star is accepted! Best of all it is simple to use. Every time the card is used, the amount is subtracted from the original amount purchased on the card. The CashCard delivers the solutions that consumers want today.

- It can be used as a gift card for holidays, birthdays, or weddings... Now it's easy to give the special people on your list the best gift of all...choices!
- They are especially helpful for those who are away at school, traveling, or faced with sudden emergency.
- These reloadable cards offer you a safe way to pay at more than 1 million STAR ATMs and retail locations.

So what are you waiting for?
Order your CASHCARD today!!!

SUPER SAVINGS

Are you ready to get more for
your money?

Lusitania is now offering
"SUPER SAVINGS ACCOUNTS"
Stop at your nearest branch for
more details.



EQUAL OPPORTUNITY LENDER MEMBER FDIC

IRA PLANS



The Time Is Right To Plan For The Future

Individual Retirement Accounts

Give yourself the retirement you've dreamed of by depositing into an IRA. Lusitania Savings Bank offers a variety of investment options. You can open a traditional or Roth IRA and take advantage of a fixed rate certificate or a variable rate account. For the year of 2005 the regular contribution amount has increased to \$4000. And if you are age 50 or over you may invest an additional amount. The catch-up contribution amount is \$500.

Coverdell IRA (Educational)

College costs keep rising. There is no tax deduction for deposits, but the investment earnings accumulate without being taxed and your future withdrawals will be tax-free as long as the money is used for tuition, books, or room and board. You have the choice of opening a fixed rate certificate of deposit or a variable rate account. Planning ahead has never been so easy.



ATTENTION SENIORS

With Direct Deposit, your Social Security retirement payment is in the bank safer, faster, and more conveniently. Don't Worry about lost or stolen checks.

LUSITANIA SENIOR PROGRAM

If you're 60 years of age or older and have direct deposit with Lusitania you can enjoy a full menu of banking services and products:

- FREE** Checking Accounts
- FREE** Money Orders
- FREE** Travelers Checks
- FREE** ATM Access

Receive 0.25% above the current offered rate when you open a certificate of deposit.

Contact us today for more information!



CONGRATULATIONS



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



Lucy and Antonio Mota:
Adriano



Sandra Esteves & Juan Perez:
Tyler



Sandra and David Fernandes:
Emily



Why wait in line?
DIRECT DEPOSIT is
the **SAFER,**
FASTER, SMARTER
way to get **PAID!**

With Direct Deposit, you can be sure that when payday rolls around, your money is in the bank, not lost, stolen or sitting in your wallet waiting for you to deposit or cash it.

EVEN BETTER, your pay is available as cash immediately - unlike a paycheck which has to clear before you can access your funds.

It's easy to sign up! Simply provide your employer with our routing number (**221283347**) and your account number.

CONSUMER LOANS

Our competitive consumer loan programs have flexible and affordable terms with a variety of payment options. We offer you the borrowing choices that suit your needs. Plus, you receive the same personalized one-on-one service traditional at Lusitania.

Auto Loans New or Used

- 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

Personal Loans and Lines of Credit

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. 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 certificate 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.

Credit Life/Disability Insurance Protection

Low cost Credit Life and Disability Insurance coverage can provide peace of mind for you and your family. Insurance Protection is available on most of our loan products. Certain restrictions apply.

COMPETITIVE MORTGAGE PROGRAMS



FINANCING YOU CAN COUNT ON!

Looking for a great rate without paying high refinance costs ???

" NO COST REFINANCE "

Refinance your home and pay **NOTHING!!!**

Financing for ***ALL*** types of properties at ***GREAT LOW RATES***, starting as low as ***5.25%***

*APR 5.286% - \$100,000.00, 0 Points, 15 yr., \$8.04 payment per \$1,000.00

SERVICE YOU CAN TRUST

Solutions to all your financing needs!

BUYING or REFINANCING . . .

Save **time** and **money** with our great low cost, low rate Mortgages.

Contact one of our trained loan representatives today and get the personal attention you deserve.

Financing has never been so simple!



We would like to welcome our
New Employees:

Carla Nogueira - Lima, Peru
Rui Martins - Oliveira do Hospital, Coimbra
Maria Oliveira - Mealhada, Aveiro
Diane Ferreira - Gafanha, Aveiro
Andreia Da Costa - Tondela, Viseu
Camila Soares - Porto Alegre, Brasil
Juliana Fonseca - Girabolhos, Seia

MINOR ACCOUNTS



Never too soon to start saving. Teach your young ones how to save by opening a savings or certificate of deposit.



FUNDRAISING

We would like to thank everyone that helped us support Habitat for Humanity's efforts to eliminate poverty in New Jersey

WORD SEARCH

T	G	N	I	K	C	E	H	C	E	E	R	F	G
S	V	A	D	E	V	O	R	P	P	A	L	G	N
G	S	U	J	D	Z	X	T	U	V	M	N	T	I
N	P	T	I	B	S	E	T	A	R	I	R	I	K
I	M	O	R	T	G	A	G	E	K	N	S	B	N
V	A	L	A	P	W	Z	X	C	G	O	R	E	A
A	T	O	T	Y	Q	D	E	S	E	R	O	D	B
S	S	A	C	A	S	H	C	A	R	D	I	R	S
R	L	N	Z	R	C	M	O	N	E	Y	N	A	S
E	W	J	M	E	P	D	L	E	I	Y	E	T	E
P	Q	X	U	Q	I	T	F	L	B	J	S	S	R
U	Z	L	W	T	F	A	R	D	R	E	V	O	P
S	A	F	E	D	E	P	O	S	I	T	B	O	X
V	S	S	E	N	I	S	U	B	M	C	J	H	E



Can you help me find these words?

MINOR	FREE CHECKING
RATES	VALUE CHECKING
MONEY	STAR DEBIT
MORTGAGE	SUPER SAVINGS
APPROVED	OVERDRAFT
STAMPS	EXPRESS BANKING
IRA	AUTO LOAN
YIELD	FDIC
SENIORS	CASH CARD
BUSINESS	SAFE DEPOSIT BOX

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, f/b
Attention: Augusto Gomes, CEO
107 Pulaski Street
Newark, New Jersey 07105

This newsletter is intended to provide accurate and authoritative information in regards to the subject matter covered. The information in this newsletter is not intended to provide 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.