



COVENTRY | NORTH KINGSTOWN
WEST WARWICK

Toll Free: 877.397.1900

Online Banking: OceanStateCU.org

Mobile Banking:



Telephone Banking:

401.397.8021 or 800.822.8077

LOCATIONS:

NORTH KINGSTOWN OFFICE

7373 Post Road
North Kingstown, RI 02852

PHENIX OFFICE

744 Main Street
West Warwick, RI 02893

MAIN STREET OFFICE

1076 Main Street
Coventry, RI 02816

NOOSENECK HILL ROAD OFFICE

1584 Nooseneck Hill Road
Coventry, RI 02816

OPERATIONS CENTER

2006 Nooseneck Hill Road
Coventry, RI 02816



DORMANT ACCOUNT NOTICE



Federally insured by NCUA

WHAT YOU NEED TO KNOW ABOUT DORMANT (INACTIVE) ACCOUNTS

If you are receiving mailed or electronic statements from us, but you are not actively participating in the credit union, then by law we must consider accounts with no activity for a 12 month period as inactive and subject to an inactive account fee. If the Inactive Account Status continues for 36 months or more, the account becomes dormant and the funds will be escheated or turned over to the State of Rhode Island as required by law.*

REACTIVATE YOUR ACCOUNT

It's easy to reactivate your account and once again participate in all the Benefits, Services, and Competitive Loan Programs that Ocean State Credit Union has to offer; simply conduct one of the four transactions below:

- Make a deposit or a withdrawal
- Perform an ATM or Debit Card transaction
- Sign up for or perform a Home Banking transaction or make a bill payment order
- Initiate an ACH (Automated Clearing House) transaction such as a direct deposit of your net pay, a social security payment or tax refund

Posted interest and accrued fees are not considered "Account Activity"

A WORD TO THE WISE

Credit unions stand out as being safe and secure. At a credit union, everyone is both a member and an owner.

Ocean State Credit Union is all about People Helping People. We exist to help you.

Contact us today to reactivate your account and enjoy all the benefits of membership.

ESCHEATED FUNDS

In the event your account is closed you should be aware that once the funds from a dormant account have been escheated and sent to the State of Rhode Island Unclaimed Property Division, Ocean State Credit Union no longer holds any authority of these funds. You will need to reclaim them directly from:

State of Rhode Island
Unclaimed Property Division
State House, Room 102,
Providence, RI 02903

Phone: (401) 222-6505 Fax: (401) 222-6140

<http://www.treasury.ri.gov/unclaimedproperty/>

DORMANT ACCOUNT SCHEDULE OF FEES

Please refer to our schedule of fees which may be obtained at any branch location or viewed on our website at www.OceanStateCU.org.