



How to Reach Us

BANKING HOURS

Mon. – Thur.
Lobby.....9 A.M. – 4 P.M.
Drive-in.....7:30 A.M. – 5 P.M.

Friday
Lobby.....9 A.M. – 6 P.M.
Drive-in.....7:30 A.M. – 6 P.M.

Saturday
(Third Street Office)
Lobby.....9 A.M. – Noon
Drive-in.....9 A.M. – Noon

BRANCH LOCATIONS

1315 South Third Street,
Jacksonville Beach, FL 32250

560 Atlantic Boulevard,
Neptune Beach, FL 32266

13799 Beach Boulevard,
Jacksonville, FL 32224

1790 Kernan Boulevard South,
Jacksonville, FL 32246

DIAL-A-BANK 247-2665
Private, Easy & Convenient 24-Hour
Customer Service

For Oceanside Bank's main
telephone directory, please call
247-9494. www.OceansideBank.com

PLATINUM MONEY MARKET** Continued from page 1

If you don't already have a full banking relationship with us, or if you would like to see the other great rates we're offering, please visit our website at www.OceansideBank.com.

During these economically tough times, we encourage you to give us a chance and see how we can become "Your kind of people. Your kind of bank."

*ANNUAL PERCENTAGE YIELD EFFECTIVE AS OF 1-21-09. THE MINIMUM DEPOSIT REQUIREMENT IS \$10,000 AND DIRECT DEPOSIT CHECKING ACCOUNT TO EARN THE 3.00% APY. BALANCES LESS THAN \$10,000 EARN .50% APY. NEW MONEY ONLY. FEES MAY REDUCE EARNINGS. THIS IS A VARIABLE RATE ACCOUNT AND THE APY MAY CHANGE AT ANY TIME. MUST HAVE A MINIMUM CREDIT SCORE OF 500. ALL ACCOUNTS ARE SUBJECT TO APPROVAL.
**TRANSACTION LIMITATIONS APPLY.

VEHICLE LOANS

NEW AUTO LOANS USED AUTO LOANS

Terms up to 72 months
Terms up to 60 months

Rate as low as 6.50% (6.839% APR)¹
Rate as low as 7.00% (7.393% APR)²

[1] APR IS THE ANNUAL PERCENTAGE RATE. RATES ARE AS OF 12/29/2008 AND SUBJECT TO CHANGE WITHOUT NOTICE. [2] AUTO/RECREATIONAL LOANS ARE SUBJECT TO CREDIT APPROVAL. YOUR ACTUAL APR WILL BE DETERMINED WHEN YOU APPLY AND WILL BE BASED ON MANY FACTORS INCLUDING CREDIT HISTORY, AGE AND MAKE OF VEHICLE, AND THE ACTUAL AMOUNT FINANCED AND TERM. EXAMPLE: A 5 YEAR FIXED RATE LOAN FOR A \$25,000 NEW CAR, WITH 0% DOWN, REQUIRES A \$25,000 LOAN. BASED ON A SIMPLE INTEREST RATE OF 7.00%, AND LOAN FEES OF \$175, THIS LOAN WOULD HAVE 60 MONTHLY PAYMENTS OF \$499.69 EACH AND AN ANNUAL PERCENTAGE RATE (APR) OF 7.393%.
**ALL FINANCING BASED ON AVERAGE NADA RETAIL VALUE. AUTOS OLDER THAN FIVE YEARS ARE PRICED AS LOW AS 11.75% (12.225% APR) UNLESS THERE ARE MITIGATING FACTORS.

INTEREST RATES**

Account Product Type	Minimum to Open	Minimum to obtain APY	Interest Rate	APY
TRADITIONAL MONEY MARKET ^a	\$2,500.00	\$2,500.00		
Daily Balances of:				
UP TO \$24,999.99			1.73%	1.75%
\$25,000.00-49,999.99			1.98%	2.00%
\$50,000.00-99,999.99			2.23%	2.25%
\$100,000.00-UP			2.47%	2.50%
PLATINUM MONEY MARKET WITHOUT CHECKING ^b				
Daily Balances of:				
\$10,000.00-UP	\$10,000.00	\$10,000.00	2.71%	2.75%
PLATINUM MONEY MARKET WITH CHECKING ^b				
Daily Balances of:				
\$10,000.00-UP	\$10,000.00	\$10,000.00	2.96%	3.00%

CERTIFICATES OF DEPOSIT

30 DAY ^a	\$500.00	\$500.00 ^c	1.74%	1.75%
90 DAY ^a	\$500.00	\$500.00 ^c	1.99%	2.01%
180 DAY ^a	\$500.00	\$500.00 ^c	2.23%	2.25%
12 MONTH ^a	\$500.00	\$500.00 ^c	2.48%	2.51%
18 MONTH ^a	\$500.00	\$500.00 ^c	2.72%	2.75%
24 MONTH ^a	\$500.00	\$500.00 ^c	2.72%	2.75%
30 MONTH ^a	\$500.00	\$500.00 ^c	2.96%	3.00%
36 MONTH ^a	\$500.00	\$500.00 ^c	2.96%	3.00%
48 MONTH ^a	\$500.00	\$500.00 ^c	2.96%	3.00%
60 MONTH ^a	\$500.00	\$500.00 ^c	2.96%	3.00%

A) A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL. B) THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AFTER ACCOUNT OPENING. C) DAILY BALANCE. THE AMOUNT OF THE PRINCIPAL IN THE ACCOUNT EACH DAY.
**RATES ARE SUBJECT TO CHANGE. FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT. INTEREST RATES AND ANNUAL PERCENTAGE YIELDS ARE CURRENT AS OF 3/24/2009. FOR CURRENT RATE INFORMATION CALL (904)247-9494.



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New Product Spotlight PLATINUM MONEY MARKET**

If you don't feel comfortable investing in the turbulent stock market, try investing your money in a safe, sound, secure, FDIC-insured bank, where the risks are low and the benefits are significant. Our new Platinum Money Market Account lets you earn solid interest, just like a CD, but keeps your money easy to access. You can earn 3.00% APY* on a Platinum Money Market Account by opening a FREE Beachcomber Checking account with direct deposit. Earn 2.75% APY* with no strings attached when you bring in \$10,000!

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President's Message

As we enter the second quarter of 2009, hopefully everyone has been successful in keeping those resolutions you may have made a few short months ago. I can assure you, at Oceanside Bank, we have. We made the resolution to deepen relationships with our existing customers and to develop new customer relationships.

As I mentioned in our last newsletter, the economy in 2009 doesn't portend to be much better than what we experienced in 2008. We have all heard the recent news stories and headlines: "Stocks are down," "Unemployment is up," "The housing market is weak," and, of course, the "R" word.

Amidst all this negative news and the media attention surrounding the banking industry about mergers, acquisitions, buyouts and failures, you may have wondered about the safety of your deposits. Since you bank with Oceanside Bank, they are safe.

The word "bank" has been thrown around in the media with no regard for its definition, which has created consumer concern among those who now fear that the safest place for their money is under their mattress. Many of the so-called "banks" you have heard about recently are investment banks and not true commercial banks. Unfortunately, what the media isn't telling you is that approximately 98 percent of community banks are well-capitalized and positioned to handle the economic downturn. The majority of community banks, including Oceanside Bank, did not participate in the unconventional lending practices of some institutions.

At Oceanside, we are dedicated to helping our customers survive these economic hard times to the best of our ability. If you haven't read the Product Spotlight

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Team Member Spotlight



If you have been through the drive-thru teller window at our Third Street branch recently, then you most likely already know Paula Pope. Paula joined the Oceanside Bank family in May 2003 as a teller, and has since received the honor of the Pelican Award for her superior customer service and teamwork. Paula was born in Colorado and moved to Jacksonville in the early 80's when her father was stationed at Mayport Naval Station aboard the USS Oliver Hazard Perry. After her father retired,

her family moved back to Colorado, but returned to Jacksonville in 1991 after realizing the cold weather and snow wasn't for them. In her free time, Paula enjoys fishing, bowling, and spending time with the love of her life, Kenny, her son Xavier and her two dogs, Charger and Sluggo.

section of this newsletter yet, please do so. We are currently offering one of the best rates in town on our NEW Platinum Money Market Account. This account allows you to earn solid interest, like a CD, but keeps your money easy to access in a safe, secure money market account. We are devoted to you, our customer, and are constantly looking for ways to help you increase your bottom line. As a community bank, our focus is on exactly that: our community and our customers. We depend on people like you to succeed, and we hope you will depend on us for all of your banking needs. We appreciate your business and hope you will continue to refer your friends, families and co-workers to Oceanside Bank, a safe, sound, secure, FDIC-insured community bank.

If you ever have any questions about the safety of your money or your bank, please feel free to contact me or any of our friendly personal bankers at (904) 247-9494. We look forward to assisting you with your financial needs.

Sincerely,
Barry W. Chandler, President/CEO

Thank you for banking with us!

Temporary Increase to FDIC Insurance

TEMPORARY INCREASE IN DEPOSIT INSURANCE COVERAGE: On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009. There are also many other options that allow you to have deposits at one bank that total more than \$250,000 and still have them insured by the FDIC.

TRANSACTION ACCOUNT GUARANTEE PROGRAM: Oceanside Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all noninterest-bearing transaction accounts* are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Please contact one of our Personal Bankers at 904-247-9494 for a free evaluation of your account relationship. We will work with you to ensure that your deposits are protected. You can also go to the following FDIC website and do a self-analysis: <http://www4.fdic.gov/EDIE/>.

*THE FDIC HAS PROVIDED THAT NOW ACCOUNTS AND IOTA ACCOUNTS WITH INTEREST RATES NO HIGHER THAN 0.50% ARE CONSIDERED NONINTEREST-BEARING TRANSACTION ACCOUNTS.

Elder Financial Abuse

Elder financial abuse is the illegal or improper use of a vulnerable adult's funds or property for another person's profit or advantage. Did you know that elder financial abuse is the number-one crime against individuals aged 65 and older? There may be at least five million cases of elder financial abuse each year, of which only one in 25 cases is reported.

Oceanside Bank experienced a case of elder financial abuse late last year, which is why we want all our customers to be aware of the scams taking place, possibly right under your nose. Here are some common elder financial scams:

- » The perpetrator tells the elderly person that he/she has found a bag of money, which he or she will split if the elder puts up "good faith" money first. The perpetrator disappears with the elder's "good faith" money, and the elder is left with nothing.
- » The perpetrator asks the elder to cash a check for him/her. After the funds have been handed over, the perpetrator is never to be seen again, and the check comes back counterfeit against the elder's account.
- » The perpetrator calls or sends a letter stating that he/she has won a lottery, but in order to receive the winnings, the elder must send in a check for taxes. The elder sends the check, but never receives the "winnings."

If you suspect elder financial abuse, please contact a personal banker at (904) 247-9494 and we will try to assist you in verifying all "lottery winnings" or any other suspicions.

BUSINESS SOLUTIONS

As a small business itself, Oceanside Bank understands the wants, needs and goals of small business owners. We have been helping small-, mid-, and large-size businesses succeed since our doors opened over 11 years ago. Our business line of products includes value-oriented products that make it easy for you to keep your focus on building your business. We're here to listen and to help you and your business succeed.

To learn more about how Oceanside Bank can help simplify your business banking, please contact a personal banker at (904) 247-9494 or visit our website at www.OceansideBank.com.

- » Simplified Business Checking
- » Business Savings and Money Markets
- » Business Advantage Credit Cards
- » Business Online Banking and Bill Pay
- » On-Demand Deposit
- » ACH Origination
- » Lockbox Services
- » Merchant Solutions

Investments and Retirement.

INVESTING FOR LIFE'S STAGES.

If the current state of the stock market has left you concerned, overwhelmed or needing to re-evaluate your portfolio, we have help for you. Oceanside Bank has been referring its customers to Steve Price with Price Investments for over 10 years. Helping today's investor plan for tomorrow is Steve's primary goal.

A successful retirement is a dream shared by every working American. Unfortunately, it remains just a dream for nine out of every 10 who find they do not have enough money to meet their retirement needs. Experts estimate that to be successful in retirement, you will need at least 80 percent of the income you earned in your final working years.* Steve Price specializes in helping Oceanside Bank customers meet their retirement goals by providing them with an investment strategy designed to specifically address their individual needs.

In addition to retirement services, Steve also provides:

Investment Portfolio Analysis: An analysis to keep you informed on how your investments are performing and to make adjustments as needed.

Annual Portfolio Review: A review of your current holdings and help with any necessary changes or adjustments.

Strategic Asset Management (SAM): Fee-based asset management through LPL Financial, a Registered Investment Adviser. Access to a variety of mutual funds as well as individual stocks and bonds.

Variable and Fixed Annuities: For tax-deferred growth potential.

Insurance Planning: Strategic planning to secure your family's future needs.

If you would like further information about retirement planning or other areas of investing, please do not hesitate to contact Steve Price at (904) 281-4690.

*SOCIAL SECURITY ADMINISTRATION. INVESTMENT SECURITIES, AVAILABLE THROUGH PRICE INVESTMENTS, ARE OFFERED THROUGH LINSICO/PRIVATE LEDGER, MEMBER FINRA/SIPC AN INDEPENDENT REGISTERED BROKER-DEALER NOT AFFILIATED WITH OCEANSIDE BANK, ITS AFFILIATES OR DIVISIONS. INVESTMENT AND/OR INSURANCE PRODUCTS ARE NOT FDIC OR OTHER GOVERNMENT AGENCY INSURED, ARE NOT GUARANTEED BY THE BANK, ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY AND MAY LOSE VALUE.



From Left: AVP/Branch Manager, Lesa Mack; Marketing Specialist, Erin Scott; Smiles From Austin Founder, Cori VanArsdale; Branch Manager, Judy Kehrig were all on hand to help collect Elmo toys.

Oceanside Bank Sponsors "Elmo Drive" for Children with Life-Threatening Illnesses

Thanks to the enormous generosity and strong spirit of one of its employees, Oceanside Bank sponsored an "Elmo Drive" to collect toys for children with life-threatening illnesses. The drive kicked off with a party at the Bank's Kernan Boulevard Branch on March 21. Bank employees collected Sesame Street's Elmo toys—from stuffed animals to books. All donated toys were given to the Smiles from Austin Foundation to support its cause of bringing smiles to the faces of children with life-threatening illnesses.

Smiles from Austin is a charitable foundation created by Oceanside Bank's own Cori VanArsdale, Lead Teller. Cori and her husband, Bryan, have survived the unthinkable in the past three years: the death of two young children before their first birthdays. With a great deal of support, prayer and help from their family and friends, the VanArسدales found the strength to turn their loss into something meaningful for other families. To this end, they created the Smiles from Austin Foundation. Through gifts of Elmo, Austin's favorite toy, the foundation seeks to bring as many smiles possible to children who are battling life-threatening illnesses. Cori VanArsdale and her team deliver Elmo toys, DVDs, books and more to area hospitals.

"I am so grateful to everyone who has donated, helped and just prayed for us and this foundation. I think Elmo is doing what he was sent to do — bring smiles to a child's face!" said VanArsdale.

To learn more about the Smiles from Austin Foundation, visit www.smilesfromaustin.com.



*Your Kind of People.
Your Kind of Bank.*