



# ON THE MONEY

Achieving Your Financial Wellness & Dreams

## Turn to Orlando Credit Union to Achieve Your New Year's Goals: Products and Services to Put You on the Right Track

In 2022, a conducted national survey revealed that 84% of Americans made a New Year's resolution to improve their financial situation. With inflation still a factor as we enter 2023, Americans are expected to continue prioritizing their financial well-being by, once again, making resolutions to achieve monetary goals throughout the year. Many of the goals we've seen in the past include paying down debt, improving one's credit score, saving more, and creating a personal budget. These financial goals are, more than likely, what we will see Americans working to achieve in the upcoming year as well.

At Orlando Credit Union, we pride ourselves in providing products and services to help our members meet these goals. Working to reach monetary achievements, whether big or small, can be a daunting task to take on by oneself. That is why Orlando Credit Union provides an abundance of products and services for our members to utilize in their venture toward financial well-being.

One of the all-inclusive tools we offer to our members is Money Management through online banking. Utilizing this service allows members to view transactions and spending breakdowns for specific date ranges, set up financial goals and budgets, and view trends to see how their spending looks over time. This is not only beneficial to help members reach their goals, but also helpful in keeping members on the right track even after achievements have been met. Additionally, by adding cash events to track important dates surrounding money, members can guarantee themselves financial preparedness in the future.

We also understand the benefit that financial advice can have when working to meet goals. Along with offering our members ways to better manage their money, we also work to provide them with tools to build a better understanding of how to navigate their finances. Orlando Credit Union works to share tips and tactics to reach financial well-being through our Financial Fitness Center blog and our social media platforms. Through these outlets, we offer solutions to consider when combatting financial stress, inflation, unanticipated expenses, and more.

If your financial goals include decreasing your debt or improving your credit score, Orlando Credit Union also provides resources to actively overcome existing debt. *GreenPath* is a partner of Orlando Credit Union and a nonprofit company that equips people with the knowledge to live a financially healthy lifestyle. With 60 years of experience successfully counseling millions of Americans, *GreenPath* is one of the nation's most trusted financial health and wellness services. Through this program members can access personalized assistance with budgeting, debt repayment, housing counseling, student loan counseling, and more.

For those who worked persistently in 2022 to achieve those financial goals and are now able to say, "yes" to something bigger, turn to Orlando Credit Union for vehicle loans, mortgages, or personal loans. Additionally, Orlando Credit Union will be launching enhanced business accounts and business lending products this year for those looking to target the financial momentum of their business. We will be announcing further details on these products in the near future. As a member of the credit union, our team works to empower your goals, dreams, and life that happens in between. To find out about the many other products and services offered at Orlando Credit Union, visit our website for more information.



*Suzanne Weinstein*  
President & CEO



## All members are invited to join us for the 87th Annual Meeting of the Orlando Credit Union

All members of Orlando Credit Union are invited to the 87th Annual Meeting of Orlando Credit Union. The meeting will be conducted virtually or in-person at 5:00 pm EST on Thursday, April 20, 2023, at the SODO branch, 945 South Orange Avenue, Orlando, FL 32806. Information and registration will be posted on our website.

Volunteer to serve on Orlando Credit Union's Board of Directors. To be eligible, a prospective candidate must be a member in good standing of Orlando Credit Union, at least 18 years of age, willing and able to serve if elected. Board members are volunteers and are not paid for their time or service. Filing forms are available at any of our branch locations or by download from our website at [OrlandoCreditUnion.org/Volunteer](https://OrlandoCreditUnion.org/Volunteer).

### Late Submissions:

After 4 pm on January the 13th, 2023, members may have their names placed on the ballot by submitting a petition signed by at least 240 members in good standing, requesting their names be placed on the ballot. Petitions must be received by the Secretary of the Board of Directors no later than March 09, 2023. The names of those members nominated will be placed in the second quarter newsletter of *On the Money* as well as the voting instructions.




## SHARED BRANCHING

### TRAVELING FAR FROM HOME?


Shared Branching provides credit unions with the reach of large banks by sharing their branches. You shouldn't have to worry about having access to your money. Whether by mobile or by branch, you can access your credit union whenever, wherever it's convenient for you! Just:


- Visit [OrlandoCreditUnion.org](https://OrlandoCreditUnion.org), 'Locations & Hours'
- Download the CO-OP Shared Branch app
- Call 888-748-3266
- Text a Zip Code to 91989 to find nearby Shared Branch Locations. SB = Shared Branch SBX = Shared Branch express



# SAVE MONEY. ACE TAX SEASON.


Enjoy the perks of being a member.





# SAVE MONEY. ACE TAX SEASON.

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SCAN ME

SCAN QR CODE TO GET DISCOUNTS

## New Year, New Checking Account: Start Your 2023 Off Right with Orlando Credit Union



Each new year, resolutions are made by people across the country as they promise themselves to make improvements on certain aspects of their lives. Just as most individuals work effortlessly each year to better their own lives through resolutions and goals, Orlando Credit Union works to better the lives of their members with products and services. This year, we're bringing new and rewarding checking accounts to the table. Having a reliable, primary checking account can be a big factor in the state of your financial well-being. If one of your resolutions in the new year is to improve your financial wellness, consider the benefits that come with our newest checking accounts.

### SIMPLE CHECKING

Orlando Credit Union's *Simple Checking Account* is perfect for those who are simply working to best manage their daily finances. This tool comes with no minimum balance requirement and no monthly maintenance fee; plus, free withdrawals at any of our ATMs and free eStatements. If you're hoping to start the new year fresh, our *Simple Checking Account* may be the best option for you.

### WOW! REWARDS CHECKING

For those who may be looking for a more rewarding checking experience in the new year, consider our *Wow! Rewards Checking Account*. With this account, you can earn points on your everyday transactions to earn big rewards. With those rewards, you can redeem gift cards, travel, cash back, merchandise, and so much more.

### PREMIUM WOW! REWARDS CHECKING

If you're looking for the most rewarding checking account offered at Orlando Credit Union, try our *Premium Wow! Rewards Checking Account*. Not only does this account provide you with rewards for direct deposit and debit card usage, but it also pays you interest on account balances of \$10,000 or more.

Whether your goals in the new year are to restructure your finances with a new checking account or to make the most of your money with higher rewards, Orlando Credit Union's newest checking accounts offer something for everyone. To apply today or to find out more information, visit our website at [OrlandoCreditUnion.org](http://OrlandoCreditUnion.org).

Current checking account holders will not be impacted by the changes in our new checking accounts.

# BANKING THAT'S A REWARDING EXPERIENCE.



The Visa® Xtreme REWARDS Credit Card is here.

- 4X POINTS** FOR AMAZON & PAYPAL purchases for first 12 months\*\*
- 3X** Points for travel & gas purchases\*\*
- 2X** Points for grocery & dining purchases\*\*
- 1X** Points for everything else\*\*



Scan the QR code to learn more about this exclusive credit card — only available at Orlando Credit Union.

SCAN ME

Visit [OrlandoCreditUnion.org](http://OrlandoCreditUnion.org) for branch locations and hours or call us at **407.835.3500** or **800.953.4567**.

\*\*Please see *Wow! Rewards* Terms and Conditions located in the *Wow! Rewards* portal in online or mobile banking for complete details.



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