



ON THE MONEY

Achieving Your Financial Wellness & Dreams

BECOME FINANCIALLY FREE: Strategies to Help on Your Journey



FINANCIAL CHANGES YOU CAN MAKE TO ACHIEVE FREEDOM FROM DEBT

Financial freedom may feel unachievable, but there are many small changes you can make to work toward your goals while also feeling that you have financial flexibility. We're breaking down the changes you can make to reach financial freedom and what to consider when making those changes. [Scan QR Code to access the full story.](#)



REACH YOUR BUDGETING GOALS WITH APPS TO STRUCTURE YOUR FINANCES

Learning how to navigate your finances is not something you have to do alone. There are many resources to guide you through budgeting, and we're looking at the top apps that can help you reach your financial goals and identifying which apps work best depending on where you stand financially. [Scan QR Code to access the full story.](#)



END DEBT AND DOUBT BY ADJUSTING YOUR MINDSET

When it comes to debt, having a positive outlook on the end goal can be a challenge. We're sharing ways you can reshape your mindset to confidently tackle debt without doubting yourself. In this article, we'll delve into how high of an impact a negative mindset can have on your financial progress and the key to changing that thought process. [Scan QR Code to access the full story.](#)



ENRICH YOUR LIFE ON A DIME: BUDGET-FRIENDLY HOBBIES TO CONSIDER

Achieving financial freedom doesn't mean giving up life's pleasures. It may take some creative thinking, but finding hobbies on a dime is a feasible way to bring yourself happiness, while still being financially responsible. We're taking the guesswork out of finding the perfect, affordable hobbies by sharing our top suggestions. [Scan QR Code to access the full story.](#)



Open your mobile device's camera to scan QR Code. Then click the URL that appears to go to the full article.

Credit Union Business

BOARD APPOINTMENTS AND ELECTION ANNOUNCEMENTS



Orlando Credit Union held its 86th Annual Meeting on April 21, 2022. F.J. Flynn and Vince Preston were re-elected to serve another three-year term.

Chairman Charles (Chick) Metcalf recently retired from the Orlando Credit Union Board of Directors and was appointed Director Emeritus by the Board for his 28 years of service to our members. Chick retired from the Orlando Utilities Commission.

Charles (Chick) Metcalf

Upon Chick's retirement, the board appointed Andy DiLoreto, former Supervisory Committee Chair and recently retired Orange County Sheriff's Comptroller (33 years) to the Board of Directors. Chris Dawkins, Orange County Audit, was appointed to the Supervisory Committee.

Reach Financial Freedom With Orlando Credit Union's Comprehensive Financial Tools

A credit score can be an important factor in many of life's most anticipated decisions such as homeownership, managing debt, and employment, as well as being an indicator if you're on the right financial path. With the fluctuation in today's economic climate, keeping an eye on the health of your credit can be even more beneficial to help maneuver unexpected changes. Only a reported 8.6% of Americans check their credit score frequently. Orlando Credit Union hopes to change this statistic by offering new tools and guidance for members to monitor and improve their credit.

The importance of understanding and maintaining your credit score goes well beyond having a higher likelihood of being approved for a credit card or loan. It can help you qualify to rent or own property, save you money on loan and credit card interest rates, assist you in landing a job and even provide awareness into fraudulent activity. Orlando Credit Union recently launched **My Credit Score**, a resource to provide members with more insights and information about their credit score. Members can easily access their credit score and view a synopsis of their credit health every time they log into online or mobile banking. **My Credit Score** offers comprehensive credit score analyses to give members a current snapshot of their credit, personalized offers to save on interest, and so much more. Helping members achieve financial freedom and reach their financial goals is a top priority for our credit union and offering tools to create a deeper awareness of the importance of creditworthiness is just one of the many ways we provide financial guidance.

In addition to **My Credit Score**, Orlando Credit Union also provides resources to assist those with existing financial challenges in developing a plan to improve their financial outlook. **GreenPath**, a partner of Orlando Credit Union and a non-profit company, 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 guidance with budgeting, debt repayment, housing counseling, student loan counseling, and so much more. Whether you are adjusting to the financial changes of higher rent, working to pay off your debt, or simply hoping to develop a stronger sense of budgeting, **GreenPath** is available to coach you through.

With the constant, unpredictable changes of today's economic picture, Orlando Credit Union understands the importance of gaining help and guidance maneuvering financial ups and downs. To members who are working to become homeowners, we are here to offer you the most fitting mortgage option for your financial situation. To members who are striving to break free from debt, we understand your dedication toward reaching that goal and will continue to offer ways to make progress. To members who are looking for a more digestible understanding of how to manage their finances, we want you to know that you are not alone and that we have tools to equip you with the proper resources.

By providing easy access and assistance through resources like **My Credit Score** and **GreenPath**, we hope to ease the minds of our members — no matter what they are facing financially. Remember, the doors of our credit union are always open, as we hope to turn our members' questions into resolutions. To find out about the many fiscally beneficial tools we offer at Orlando Credit Union, head to our website for more information.



Suzanne Weinstein
President & CEO

EARN \$500 CLOSING CREDIT

ON YOUR FIRST MORTGAGE WITH ORLANDO CREDIT UNION



Save on your new first mortgage with us. Here is how:



APPLY FOR A NEW FIRST MORTGAGE FROM ORLANDO CREDIT UNION.



LET OUR TEAM OF EXPERTS WORK WITH YOU TO GET YOU THE BEST MORTGAGE OPTION.



EARN A \$500* CREDIT WHEN CLOSING ON YOUR FIRST MORTGAGE WITH US.

READY TO APPLY? HERE'S HOW:

Call 407.835.3500 to speak to a representative. Visit a branch near you. Apply online anytime OrlandoCreditUnion.org

GET MORE FROM YOUR MEMBERSHIP!

ACHIEVE FINANCIAL FREEDOM THIS SUMMER WITHOUT SACRIFICING TRAVEL

Book your hotels, vacation rentals, cruises, flights, and travel experiences with CU Travel and earn 5% back in hotel dollars when you use an Orlando Credit Union debit or credit card. Plus, when you join CU Travel you earn \$10 every month in hotel dollars. That's \$120 hotel dollars a year just for being a member. CU Travel membership is free for Orlando Credit Union members. So why wait?

Save on your travel today visit OrlandoCreditUnion.org/member-resources/member-benefits to join for free.



STRESS-FREE CAR BUYING WITH AUTO ADVISORS

Stop stressing the car-buying process and let Auto Advisors do the difficult tasks for you. Auto Advisors is Orlando Credit Union's trusted partner and works to find YOU the perfect vehicle at the best price. Contact an Orlando Credit Union Member Service Representative to connect you to your personal advisor who will work with you to find you the car of your dreams.

Call us at **407.835.3500** and ask to be connected to an Auto Advisor today.

AUTOADVISORS

simple. smart. savings.



SAVE 40% ON A 1-YEAR SAM'S CLUB MEMBERSHIP

If you're looking for brands you can trust and savings you can count on, consider Sam's Club. As an Orlando Credit Union member, you can save up to 40% off a new 1-year membership.

Visit OrlandoCreditUnion.org/member-resources/member-benefits to get this deal.



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.

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Visit OrlandoCreditUnion.org for branch locations and hours or call us at **407.835.3500** or **800.953.4567**.

*Not available on current Orlando Credit Union mortgages. Applicable to owner-occupied properties only. Credit may be applied to standard loan costs that are charged at closing and may include customary third-party and government closing costs. All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Property must be located in Florida. Not all property types are eligible. Other restrictions and limitations apply. Offer may be altered or discontinued at any time without notice. Offer may not be combined with other mortgage offers. Must be a member or qualify for membership with Orlando Credit Union. As a condition of membership, you must maintain an ownership share account with \$5 and also a share savings account to be eligible for any other products and services.

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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