

CENT\$ABILITIES



Suzanne Weinstein
President & CEO

New Year, New Outlook!

As a credit union that has been serving members in the Orlando area for more than 80 years, we are proud of our roots. Our members and employer groups are the reason we exist and the inspiration for what we look to do in the future.

Yet, change is inevitable and necessary as Orlando Federal evolves, striving to deliver top-notch financial products, services and tools. Over the past couple of years, we have been working on many initiatives to update and improve our members' experience, and there is more to come, including a new identity.

In 2019, Orlando Federal will be rolling out a new logo, giving the credit union a more contemporary look and feel, while preserving our namesake – Orlando Federal Credit Union. Our name keeps us rooted in our history, while inspiring our future. As we grow and evolve, our goal is to create banking solutions that make your life easier, that motivate you to dream and that assist

you in reaching your dreams. We hope you like the new design!

The roll out of our new logo will be gradual, not immediate. However, the big debut of our new look will likely be when we open a new branch location and offices in the SoDo district. A few months ago, the credit union purchased a property on Orange Avenue in South Orlando, adjacent to Orlando Health Arnold Palmer Hospital for Children and Winnie Palmer Hospital for Women and Babies. We plan to open this location in the first half of 2019. It will include a full service branch, drive through and a drive-up Interactive Teller Machine (ITM).

Additionally, Orlando Federal is remodeling the branch in the Orlando City Hall and it will reopen in the first quarter. Keep an eye out for information regarding both of these locations. We look forward to serving you in 2019. Thank you for being a part of Orlando Federal Credit Union.



Take control of your finances with a Debt Consolidation Loan

Predictable monthly payments.
Fixed rates as low as:

7.00% APR*

FOR UP TO 60 MONTHS

* Annual Percentage Rate (APR) as of January 2, 2019. Rate is for highly qualified individuals. Borrowing limit \$5,000 - \$50,000. Payment example: If \$15,000 is financed at 7.00% APR, the payments for 60 months (5 yrs) would be \$297.05 per month. Your actual rate and payment will be customized based on your actual term. Loan rates are determined by each member's overall credit history. Applicants are subject to income verification. Membership is required. As a condition of membership, you must maintain an Ownership Share Account with \$5. Every member must also have a Share Savings Account to be eligible for any other products or services. Offer may not be used to refinance Orlando Federal Credit Union debt.

Apply Now

orlandofcu.org

407.835.3500

Or at any branch location

Orlando Federal Member Benefits

Being a member has never been more valuable! Take a look at these special member benefits – all yours just for belonging to Orlando Federal.



You Have a Branch Away from Home

Around town or across the country, you can transact on your Orlando Federal Credit Union account at thousands of shared branch locations nationwide as well as in Puerto Rico, Guam, Italy, Netherlands, Germany, United Kingdom, and Belgium. That is because we are part of the CO-OP Shared Branch network. To find a location visit www.orlandofcu.org/locations or download the Shared Branch Locator app to your iPhone or Android.



Credit union members, ADD SOME HAPPY TO YOUR HOLIDAYS!

For a limited time, get \$100 per line in cash rewards on unlimited lives when you activate with Sprint®

GET CASH REWARDS



Financial Fitness

TIPS FOR SUCCESS

MAKE 2019 THE YEAR YOU WHIP YOUR FINANCES INTO SHAPE.

Start a routine that will get you financially fit. Orlando Federal has solutions that can start you down the right path for the New Year.

1 MAKE BUDGETING A REGULAR EXERCISE

View your accounts with Orlando Federal, as well as the accounts you have with other financial institutions, so you can get a complete picture (literally) of how you save and spend money (see Figure below). Find out what your net worth is, monitor your spending and predict your cash flow. Take time to set up your information now, and refresh the information by clicking a button when you want an update. Sure beats tracking your budget on paper or even a spreadsheet, for that matter. Understanding where your money is going is the first step. From there, you can set personal goals to help you achieve financial success.



2 GET A CREDIT CHECK UP

Having a healthy credit score is an important part of your financial well-being, so make it a habit to review your credit report at least once a year. Every twelve months, individuals can go to AnnualCreditReport.com to pull a credit report from Experian, Equifax and Transunion. This is a free site mandated

by the Federal Government. Once you download your reports, review them to make sure that they are accurate and up-to-date. Regular reviews can also alert you to identity theft.

Not sure what your credit report means or how to get back on track? Get a free credit review with an expert to help you devise credit-building strategies. Orlando Federal has partnered with GreenPath to offer a confidential, financial wellness program with extended hours. Whether you're looking to improve your credit, understand the home buying process or need help budgeting, a live counselor is a phone call away: 877.337.3399.

3 TAKE CONTROL OF YOUR DEBT

Merge your debt into one low-rate payment. Our knowledgeable representatives can help you explore a variety of loan options to help you consolidate your debt with an option that fits your needs. Consider our low-rate Debt Consolidation Loan or transfer your high-rate credit card balances to an Orlando Federal Visa® Platinum Credit Card.

Too overwhelmed by debt? Speak to a counselor from GreenPath about getting on a debt management plan.

4 GET YOUR SAVINGS ON

The beginning of the year is a great time to start saving. Getting a raise? Why not take the amount of the raise and invest it? You lived without it last year, so you probably won't miss it this year, and it can really add up over time. Getting a tax refund? Squirrel a part or all of your refund into a savings or Individual Retirement Account (IRA). You may even be able to limit your tax liability (consult your tax advisor for details).

Curious about how contributing to an IRA might impact your tax situation? Simply log in to TurboTax® and see. You can complete your taxes in TurboTax to get a sense of what your refund or payment will be. Keep in mind you do not pay a fee, unless you submit your taxes to the IRS.

5 TAKE ADVANTAGE OF ORLANDO FEDERAL'S MONEY-SAVING MEMBER BENEFITS

As a membership organization, we are able to tap into discount and rewards programs such as the Credit Union Travel Club, Sprint Rewards and Love to Shop, which can put money back into your pocket if you use them. Check out our Member Benefits Section for details.



Open later and on Saturdays!

Lobby Hours

Westmoreland, Semoran, Apopka, Millennia, Casselberry:
Monday - Wednesday -- 9am-5pm
Thursday -- 10am-5pm
Friday -- 9am-6pm
Saturday -- 9am-12pm

City Hall

Monday - Wednesday -- 9am-4pm
Thursday -- 10am-4pm
Friday -- 9am-4pm

Drive Through Hours

Westmoreland, Semoran, Apopka, Millennia, Casselberry:
Monday - Wednesday -- 8am-5:30pm
Thursday -- 10am-5:30pm
Friday -- 8am-6pm
Saturday -- 9am-12pm

Sheriff's:

Monday - Wednesday -- 9am-4pm
Thursday -- 10am-4pm
Friday -- 9am-5pm



Annual Meeting Announcement

Orlando Federal Credit Union will host its 83rd Annual Meeting on Thursday, April 18, 2019, at 5:30 p.m. The meeting will be held at the Westmoreland Office, located at 1117 South Westmoreland Drive, Orlando, Florida 32805. All Members are welcome to attend.