



CENT\$ABILITIES

New Year, New You! Let Orlando Federal enhance your financial life.

Message

FROM THE CEO

"Today is the first blank page of a 365 page book. Write a good one."

-B.P.

Although Orlando Federal Credit Union has a story that spans more than 80 years, I look forward to the one we will be writing together in 2018. Plans for the New Year are currently being outlined with a vision toward evolution and transformation.

In 2016, I accepted the role of CEO at Orlando Federal and began working with the Board to assess the credit union's strengths and weaknesses in order to determine how best to position our organization for future success. Through the process, many new opportunities were identified and strategies were put into motion. Over the last couple of years, changes began taking place to position us for growth – some small, some extensive. For instance, last year the credit union converted to a new Online and Mobile Banking platform to provide members with a more user-friendly experience with enhanced functionality. Better yet, this new platform provides an infrastructure to allow us to continue developing, so we can add new tools over time, such as Purchase Rewards which will launch in January.

New Member Survey Launching in 2018

While the team is working on many different projects and processes to better serve our members. One part of our 2018 story that will be very important as we work to transform Orlando Federal is the new Member Survey that will launch later this month. Your honest feedback is crucial in helping us determine what comes next.

The Member Survey will be ongoing and will include two different types: one survey will be tied to a specific transaction that you make with the credit union and the second survey will ask about your overall relationship with Orlando Federal. To be mindful of your time, surveys will be short, and care will be taken to ensure that you



Suzanne Weinstein
President & CEO

do not receive them too often. These surveys will be emailed, so we ask that you keep your updated email address on file. Team members, including myself and the Executive Leadership Team, will be monitoring your feedback to determine how Orlando Federal is doing, how we can improve and what direction to take moving forward.

Expect More from Us

The most important theme of 2018 will be to develop new financial products, services and tools that add value to our members' lives and help make their dreams come true. That's why your input is so critical to Orlando Federal's success. Based on member feedback, we recently introduced GreenPath Financial Wellness to provide credit counseling and debt management programs for members who struggle to manage their finances. Additionally, we teamed up with Credit Union Travel Club to provide travel discounts to those who enjoy adventure and want reasonable prices. And there's more to come.

Inevitably, Change will be a main character in our story. Some will embrace it, some may not. Keep in mind the outcomes will ultimately be positive, but there may be bumps along the way. You have our commitment that we are here to serve and support you through the ups and downs.

What We Ask from You

Patience. Keep in mind that our staff will also be going through changes and getting up-to-speed on new products, processes and platforms. Together, we can make 2018 a good one.

- Suzanne

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.

- » CU Travel Club
- » GreenPath Financial Wellness
- » TurboTax Discount
- » Sprint Discounts

Member BENEFITS

Orlando Federal has teamed up with



Orlando Federal Members can save up to \$15 on TurboTax!

www.orlandofcu.org/member_discounts

New! Credit Union Travel Club

Discount hotels, Airfare and Rental Cars

As a loyal member, we'd like you to enjoy FREE membership in Credit Union Travel Club, a discount travel site exclusively for Orlando Federal Credit Union. Get exclusive member discounts on hotels, flights, cruises and more—just for being a member of Orlando Federal!

Sign up today: cutc.com/orlandofcu

Membership Access Code: OFCUTRVL

Save with Sprint® Wireless!

Get a \$100 Cash Reward for Every New Line You Switch to Sprint®

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- » Members get a \$100 cash reward for every new line when they switch to Sprint®.
- » Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- » Plus, get a \$50 loyalty cash reward every year for every line.
- » Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.



Your Debit Card

JUST GOT BETTER!

Debit Card Purchase Rewards

New member benefit coming soon!

Your Debit Card just got better! Purchase Rewards offer cash back incentives for shopping at various merchants. You can earn rewards by using your Orlando Federal Debit Card to purchase merchandise and services. Simply log in to online banking to unleash your new rewards.

What are Purchase Rewards?

Launching in January, this new rewards program will present special offers just for you from participating merchants. Purchase Rewards is a program which provides merchant offers (much like electronic coupons) from both local and national merchants. Offers are targeted based on debit card usage and past purchases. No sign up is required.

Where do I find Purchase Rewards?

To access your special offers, you must log in to Online or Mobile Banking and look for Purchase Rewards. In Online Banking, Purchase Rewards can be viewed on the Home page, the History page and the Rewards Summary page. In the Mobile App, Purchase Rewards can be found by clicking on "More" at the bottom of the app.

How does the program work?

When an offer appears, simply click to

accept the offer and the next time you use your Debit Card at the participating merchant, you will earn cash back. Be sure to follow the specific instructions, such as minimum purchase requirement, offer period, online/in-store purchase restriction, etc. To redeem offer, use your Orlando Federal Debit Card associated with the Online Banking account. Earned rewards will show 2 to 3 days after redemption on the Rewards Summary screen. Cash back will be deposited at the end of the next month a purchase was made. For example, if you redeem an offer in May, the credit will be put into your account at the end of June.

Why don't I have any offers?

Offers are provided by participating merchants; the credit union does not control who receives offers or what offers are given to our members. Keep in mind that the more you use your Debit Card, the more likely you will be to receive merchant offers.

Free!

Financial Counseling

Arrive at your financial destination

Make one of your resolutions for 2018: Getting financially fit. Orlando Federal Credit Union is now offering free financial education and counseling through our partner Greenpath!



FREE
Credit
Review

Receive a no cost credit review, get guidance on setting up a budget, talk with a certified mortgage counselor, and more.

Certified financial counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. The call is free and confidential.

Call 1-877-337-3399 or visit www.orlandofcu.org.



Orlando Federal | 82nd Annual Meeting

Orlando Federal Credit Union will host its 82nd Annual Meeting on Thursday, April 19, 2018, 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.

Clean Up Your Finances for the New Year

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. And now that the holiday season is over, it is a great time to regain control of your finances. When you de-clutter your accounts, paperwork and budget, you'll find it's a lot easier to make the most of your money.

2018

Roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:

- » **Streamline your banking.** Close old accounts, switch to online bill pay and sign up for e-statements to reduce paper waste. Shred your old bank statements, expired warranties, old Social Security statements and tax documents that are over seven years old.
- » **Consolidate your debt.** Consider rolling all your high-interest payments into one low-rate personal loan. Close credit cards you don't need and create a payment strategy to lower your debt. Plan to pay off credit cards with the highest interest rates first.
- » **Refinance your auto loan.** Unlike refinancing your mortgage, refinancing your vehicle loan is usually quick, easy and painless. No appraisal will be required and usually there are minimal, if any, fees. Doing so could save hundreds of dollars each year and sometimes thousands over the life of the loan. If your current car loan interest rate is above 6%, you might want to investigate refinancing.
- » **Plan for next year.** Be intentional and specific about your financial goals for the next 12 months. Set up your 2018 budget, open your holiday savings accounts for next year's shopping, and write down your financial aspirations. You'll thank yourself later.