

CENT\$ABILITIES



GOING ANYWHERE? MONEY TRAVEL TIPS

Traveling this summer? Whether you're heading to the beach or to another continent, Orlando Federal has your back with travel tips to help you relax and enjoy your time away.

TIP #1: TAKE ADVANTAGE OF TRAVEL DEALS ON HOTELS, CRUISES, CAR RENTALS AND MORE AVAILABLE THROUGH CU TRAVEL.

It's free to sign up and members get special deals. Visit the Member Benefits section on our website, sign up and start saving today.

TIP #2: LET ORLANDO FEDERAL CREDIT UNION HELP YOU PAY FOR YOUR VACATION.

We have solutions that will make paying for your vacation easy and affordable. Choose our Visa Platinum Rewards Credit Card and you will earn points to use towards your next trip. A low-rate personal loan can help you budget and pay for bigger ticket travel. Discuss your needs with one of our knowledgeable representatives.

TIP #3: USE YOUR CREDIT, DEBIT AND YOUR DIGITAL WALLET FOR EASY PAYMENT.

Most travel advisors recommend taking a debit and two credit cards, as it is good to have a back up for unexpected situations. Keep in mind that Orlando Federal has low foreign transaction fees of 1%.

TIP #3: SET UP TRAVEL ALERTS ON YOUR CREDIT AND DEBIT CARDS THAT YOU PLAN TO TAKE WITH YOU.

Notifying Orlando Federal will ensure that you are able to use your cards when you are out of the area.

TIP #4: DOWNLOAD OUR MOBILE APP, SO YOU CAN ACCESS YOUR ACCOUNTS ON THE GO.

If you have not already signed up for

online and mobile banking, now is a great time to get connected. You can check balances, make transfers, pay bills, and use our locator search to find shared branching options and surcharge-free ATMs.

TIP #5: CARRY SOME CASH WITH YOU.

It may come in handy if you're in a rural part of the US using a vendor that does not accept plastic or in some foreign countries. If you need foreign currency, shop around; exchanging money at the airport can cost you. Consider withdrawing money from an ATM when you get to your destination.

TIP #6: KEEP A RECORD IN A SEPARATE PLACE OF THE CARDS THAT YOU HAVE WITH YOU AS WELL AS IMPORTANT PHONE NUMBERS.

Include phone numbers of your financial institution or embassy in the foreign country you are visiting. If you have an emergency, it will be easier to take care of it.

TIP #7: MAKE SURE YOU'RE COVERED.

Consider buying travel insurance if you are making a significant investment in your travel plans. Coverage options to explore include medical, lost or stolen belongings, trip cancellation and travel inconveniences. Additionally, you should understand your other insurance coverages such as automobile and homeowner's policies. For example, will you be covered under your existing auto policy if you rent a car?

TIP #8: UNDERSTAND YOUR CELL PHONE ROAMING SERVICE.

If you plan to take your phone abroad, know your carriers' international roaming options before you go. Services vary and to ensure that you have the connectivity you expect, you may have to upgrade or change options.

Member BENEFITS



Credit Union Travel Club

It's time to put your travel calendar together! Spend less and experience more with exclusive travel discounts for Orlando Federal Credit Union members. Sign up today. It's Free! Visit www.orlandocreditunion.org and select Member Benefits to sign up.



Orlando Federal Credit Union Members Get Whole Home Protection for Less!

As a credit union member, protect what matters most for much less. Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

SimpliSafe offers reliable whole home protection, with 24/7 professional monitoring and police dispatch that's up to 3.5x faster, all at fair prices and no contract. Ever. Over 3 million people already rely on SimpliSafe.

Visit lovemycreditunion.org to get your member discount and start saving today!

MESSAGE FROM THE CEO

FINANCIAL WELLNESS

Driving around our community, you can't miss the message to "Feel Whole" on local billboards. Although this message directly relates to health care, I can't help but think how finances feed into people's ability to feel whole.

According to a recent study conducted by Propeller Insights, more than 85% of American adults surveyed say they feel "stressed out" about money sometimes and 30% say they are continuously "stressed out" about money. What's more, there is evidence that financial stress can cause or worsen health conditions such as heart disease, gastrointestinal problems, weight issues, diabetes, insomnia, cancer, high blood pressure, and substance abuse.

The most concerning part for me is that these statistics represent real people, including our members and many living in our community. Orlando Federal Credit Union is dedicated to offering resources to help those who are struggling with their finances and who are impacted by financial stress. We understand that there is no one-size-fits-all solution, so Orlando Federal offers many options including:

SPEAK TO A KNOWLEDGEABLE REPRESENTATIVE

Our team members are always available to advise and help you find ways to consolidate your debt or set up automatic savings plans. If you need assistance in setting up a budget or improving your credit, Orlando Federal Credit Union has partnered with Greenpath to give members direct phone access to certified counselors who will take you through a comprehensive financial wellness consultation at no charge. Depending on your financial circumstances, they can also provide student loan and debt management programs for a nominal fee. Simply call 877.337.3399 to reach them or visit our website to learn more.



Suzanne Weinstein
President & CEO

MANAGE YOUR FINANCES USING ONLINE TOOLS

For members who need a more hands-on experience, Money Management is a great way to track all of your financial accounts – even those from other financial institutions – in one place. It provides reporting on spending, debts, transactions and cash flow in easy-to-understand picture graphs. By aggregating all of your transactions, you can easily review them without logging into multiple sites making it easier to spot fraud. You can also set goals and track your progress on meeting those goals. Best of all, you can access on your desktop, tablet or phone.

ACCESS FINANCIAL ARTICLES AND WEBINARS

Prefer to do your own research? Orlando Federal can help with that also. Simply go to our website and navigate to the Financial Education section where you will find financial information on a variety of topics and for a variety of ages. Additionally, we include timely articles in our newsletters and social media that we hope you find insightful.

Orlando Federal is here for members no matter where you are in your journey. If you are feeling stressed out about your finances, we're here to help you feel financially whole.

Source:
<http://www.prweb.com/releases/2018/03/prweb15293756.htm>

City Hall Branch Reopens

Our City Hall Branch underwent a major make-over and has reopened. Improvements include an interactive teller machine (Telly) and new branding throughout. Come by and check out the transformation and learn about the latest in-branch offers.

Visit us on the first floor of City Hall located at 400 South Orange Avenue, Orlando.



WANT MORE FROM YOUR CHECKING ACCOUNT?

Open a Dividend Checking account that pays you higher interest than a savings account.

PLUS
FOR A LIMITED TIME
EARN A CASH BONUS*
WHEN YOU OPEN ONE.

Open Your Account Today

orlandocreditunion.org

*Offer good now through August 9, 2019 only. Certain restrictions apply. Learn more about eligibility and requirements at www.orlandocreditunion.org.

FEEL THE FREEDOM OF A LOW AUTO LOAN PAYMENT



Rates as low as
2.79% APR*
for 60 months

*APR=Annual Percentage Rate as of 06/17/2019 for vehicles 2013 or newer, up to 60 months, for highly qualified individuals. Rates may change without notice. Cost per \$1,000 at 2.79% for 60 months is \$17.88. Cost per thousand borrowed does not include title, taxes or insurance premiums or any other applicable costs. Rates are determined by each member's overall credit history and loan-to-value ratio. Subject to Credit Approval. Offer is not applicable to loans currently financed through Orlando Federal Credit Union. Offer good July 1 through August 23, 2019.

Applicants must qualify for membership. As a condition of membership, you must maintain an ownership savings account with \$5 and also a share savings account to be eligible for any other products and services.

