



ON THE MONEY

Live Your Life Moments With Orlando Credit Union

New Year, New Money Mindset: Simplify Your Debt with a HELOC



As a new year begins, many homeowners take stock of both their financial goals and the tools that can help support them. For those managing multiple balances or planning major expenses, a Home Equity Line of Credit (HELOC) offers a flexible way to leverage home equity with greater control. Unlike a traditional loan, a HELOC provides revolving access to funds during a draw period, often at lower interest rates than credit cards or unsecured debt. This flexibility allows homeowners to borrow only what they need, when they need it—making a HELOC a powerful option for improving cash flow, simplifying debt, and aligning borrowing with long-term financial priorities.

One effective strategy is using a HELOC to consolidate high-interest debt. By transferring balances from credit cards or personal loans into a single line of credit with a potentially lower rate, homeowners can reduce interest costs and simplify monthly payments. This streamlined approach can make it easier to stay organized while freeing up cash that can be redirected toward savings or other goals.

Another advantage of a HELOC is repayment flexibility. During the draw period, borrowers may have the option to make interest-only payments, providing additional breathing room in the budget. When cash flow allows, making extra principal payments can reduce the overall balance faster and lower long-term interest costs—giving homeowners control over how aggressively they repay.

Finally, using a HELOC successfully requires intentional planning. Treating the line of credit as a strategic financial tool rather than a source of ongoing spending helps ensure funds are used purposefully. Setting clear goals for when to draw funds and how to repay them can help homeowners stay on track and avoid unnecessary debt.

When used thoughtfully, a HELOC is more than a way to access home equity—it’s a tool for smarter financial management. For homeowners looking to consolidate debt, maintain flexibility, and plan with confidence, Orlando Credit Union’s HELOC options provide a practical, member-focused solution to support meaningful financial progress in 2026. Visit <https://www.orlandocreditunion.org/loans-credit-cards/home-equity-loans> to apply for your HELOC today.



Orlando Credit Union is celebrating **90 Years** of putting members first. While this anniversary honors where we started, it’s also about the journey we’ve shared with you along the way. Join us as we look back on how our products, services, and community impact have evolved—always with our members at the center—and as we look ahead to what’s next.

As an Orlando Credit Union member, you can save **20%** on TurboTax®, whether you file yourself or have an expert file for you.

Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. You can save even more with early-season pricing when you file by February 28th.



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* Terms Apply.



Make Every Dollar Count: Achieve Flexible, Predictable Financial Growth with a Certificate of Deposit

Many investors and savers are looking for ways to grow their money safely and predictably. A Certificate of Deposit (CD) remains one of the most reliable tools for achieving this goal, offering a structured approach to saving with a guaranteed return over a set period. Unlike more volatile investment options, a CD provides stability, making it an ideal choice for those seeking, to balance growth with security in their financial plan.

One of the key advantages of a CD is its fixed interest rate, which ensures that your funds grow steadily, regardless of fluctuations in the market. This predictability allows for strategic planning, whether you're saving for short-term goals, such as a home renovation or vacation, or long-term objectives like funding education or retirement. For many savers, CDs serve as a cornerstone of a diversified portfolio, providing a safe harbor for funds while other investments may carry more risk.

Beyond stability, CDs encourage financial discipline. By locking in funds for a specific term, they reduce the temptation to spend impulsively, while allowing your savings to compound over time.

Additionally, Orlando Credit Union offers a range of CD terms and competitive rates, giving members the flexibility to choose the option that best aligns with their strategy and timeline. This combination of security, predictability, and tailored options makes CDs an effective tool for anyone looking to kick off the year with intentional, secure growth.

For savers ready to take a proactive approach in 2026,

incorporating a CD into your financial plan can provide both peace of mind and measurable progress toward your goals. With a CD, your money works harder and smarter, giving you a clear path to growth while keeping your financial foundation strong.

For CD specials or to open your CD visit: <https://www.orlandocreditunion.org/checking-savings/certificate-of-deposit>.

Save the date for our annual meeting!



We're excited to invite you to our 90th Annual Meeting, a special milestone in our history. Join us virtually or in person on Thursday, April 16, 2026, at 5:00 PM EDT as we celebrate nine decades of serving our members.

During the meeting, you'll:

- Reflect on our success in 2025
- Discover exciting plans for 2026 and beyond
- Connect with the Orlando Credit Union Board of Directors

Your participation helps us honor the past and shape the future. We look forward to celebrating this historic occasion with you! For more information about our annual meeting, please visit our website at orlandocreditunion.org



Near or Far, You're Never Banking Alone.

Shared Branching gives you access to withdrawals, deposits, transfers and more at credit unions nationwide—and even abroad. To locate a Shared Branch near you visit: <https://www.orlandocreditunion.org/atm-branch-locations-near-me>.

Terms Apply.

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



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