ON THE MONEY

Live Your Life Moments With Orlando Credit Union and O Financial

Growing Beyond Orlando: Welcoming O Financial to Clermont

There was plenty to celebrate in Clermont this spring as community leaders, business partners, team members, and local residents gathered for the grand opening and ribbon-cutting ceremony of our newest location.

Located at 2335 E. Highway 50, the Clermont office marks an exciting milestone for our organization as the first branch to operate under the O Financial brand. The event brought together members of the South Lake business community and local leaders to officially welcome O Financial to Clermont and celebrate the opportunities this expansion creates for the growing Lake County region.

While the name on the building may be new, the foundation behind it remains the same.

O Financial is an expansion of Orlando Credit Union, allowing us to serve more communities throughout Central Florida while continuing to deliver the trusted, member-first experience we've provided for nearly 90 years. Members can expect the same products, services, digital banking tools, and personalized support they've always relied on, regardless of whether they visit an Orlando Credit Union or O Financial location.

To celebrate our Clermont opening, we're offering an exclusive in-branch certificate special. Members can earn **4.25% APY*** on a **13-month certificate** for both personal and business accounts when they visit the Clermont location. It's another way we're helping individuals and businesses make the most of their money while welcoming the community to our newest branch.

The grand opening was a celebration of more than a new branch—it was a celebration of our future. As we continue serving Central Florida, we're excited to bring the O Financial brand to new communities while honoring the legacy, trust, and relationships that Orlando Credit Union has built since 1936.

*Annual Percentage Yield (APY) as of February 23, 2026. Limited time offer. Minimum opening deposit $1,000. After the initial 13-month term, the certificate will automatically renew to a 12-month certificate earning the then-current APY offered at the time of renewal. Rates subject to change without notice. Penalties apply for early withdrawals. Fees and penalties could reduce earnings. Available in branch only at the O Financial location on 2335 East Hwy 50, Clermont, FL 34711. New money must come from funds not currently on deposit with Orlando Credit Union or O Financial. Membership required. As a condition of membership, you must maintain at least $5 in your Ownership Share Account.

90 YEARS OF PUTTING MEMBERS FIRST

Years of Service

For nine decades, we've celebrated first cars, first homes, growing families, new businesses, retirements, and everything in between. Through every chapter, Orlando Credit Union and O Financial has been honored to serve as your financial partner.

Here's to 90 years of people helping people.

MAKE WAVES WITH A RECREATIONAL LOAN

Kick your summer into high gear with a recreational loan from Orlando Credit Union and O Financial. Finance boats, RVs, motorcycles, and more with flexible terms and competitive rates built for every adventure.

*Terms Apply.

The Financial Habit That Can Help You Stay Ahead of Rising Costs

If it feels like your paycheck isn't stretching as far as it used to, you're not alone. Between higher grocery bills, rising insurance premiums, increased housing costs, and everyday expenses that seem to cost more every month, many households are finding there is less room in the budget than there was just a few years ago.

When money is tight, saving is often the first thing people stop doing. However, that's also when having an emergency fund becomes most important.

An emergency fund isn't meant to make you wealthy; it's meant to keep a financial setback from becoming a financial crisis.

Consider a few common expenses many families face:

- A flat tire or vehicle repair: $500–$1,500
- An unexpected medical bill: $300–$1,000+
- A broken air conditioning unit in the middle of a Florida summer: hundreds or even thousands of dollars
- Reduced work hours or an unexpected job change

Without savings, many people turn to credit cards to cover these costs. While that may solve the immediate problem, it can create a longer-term one. A $1,000 emergency placed on a credit card can take months or even years to pay off if only minimum payments are made.

That's why financial experts often recommend building a starter emergency fund of $1,000 before focusing on larger savings goals. Once you've reached that milestone, work toward saving enough to cover three to six months of essential expenses.

The key is to make saving realistic. Instead of trying to save what's left at the end of the month, decide on a specific amount and save it first. For example:

- Save $20 per week and you'll have more than $1,000 in a year.
- Save $50 per week and you'll have $2,600 in a year.
- Deposit part of a tax refund, bonus, or side-income payment directly into savings instead of spending it.

Another helpful strategy is to keep emergency savings separate from your everyday spending account. When savings are too easy to access, it's tempting to dip into that money for vacations, dining out, or impulse purchases. Having a dedicated savings account creates a clear distinction between money for emergencies and money for daily expenses.

At Orlando Credit Union, our Savings Accounts can help members establish and grow their emergency fund while keeping those funds readily available when they're truly needed. Whether you're starting with $25 or working toward a larger goal, building an emergency fund is one of the most important steps you can take to strengthen your financial future.

You can't predict the next unexpected expense, but you can prepare for it. A small amount saved consistently today can help prevent financial stress tomorrow.

The 90th Annual Meeting of Orlando Credit Union and O Financial took place on Thursday, April 16th, 2026, at which the following board members were welcomed back to serve a new three-year term:

Grace Ann Chewning

Maria Caulder

Chris McCullion

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

Orlando Credit Union | O Financial

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