



# ON THE MONEY

Live Your Life Moments With Orlando Credit Union

## Shopping Online? Here's How to Make Sure the Website Is Real and Your Information Stays Safe



Online shopping is more popular than ever, offering convenience and access to endless products at your fingertips. Unfortunately, that popularity also makes it a target for cybercriminals who create fake websites designed to capture personal and financial information. Taking a few simple precautions can help you shop smarter and keep your information secure.

Start by double-checking the website's address. A legitimate retailer's site should begin with <https://> (look for the padlock symbol in the browser's address bar) and match the company's official name. Be cautious of websites with misspellings, extra characters, or slight variations of brand names—these can be red flags. It's also safer to type the retailer's web address directly into your browser rather than clicking on links in emails, texts, or pop-up ads, which may lead to fraudulent sites.

When it's time to pay, using a credit card can provide an added layer of protection. Most credit cards, including those from Orlando Credit Union, come with built-in fraud monitoring and liability safeguards that help protect you if unauthorized transactions occur. Plus, if you ever come across a charge you don't recognize, you can dispute it. Start by reviewing your receipts and checking with other authorized users of your card. Then, reach out to the merchant directly.

If the issue isn't resolved, Orlando Credit Union is here to help — call us at **407.835.3500** or **800.953.4567**, visit your nearest branch, or learn more at **OrlandoCreditUnion.org/fraud**. So go ahead and click "add to cart." Orlando Credit Union will help keep your information safe, and if anything seems off, our team is ready to help.

## Follow the Route to a \$600 Bonus



Apply Today to Claim Your Bonus!

Refinance your auto loan with Orlando Credit Union and accelerate toward lower rates and cash back.

\*Terms Apply.

## Alexa, Unlock 4x the Points

With Orlando Credit Union's **Visa® Xtreme REWARDS** Credit Card, earn **4 points** per \$1 on **Amazon + PayPal**.



Apply Today!

\*Terms Apply.



## Take Control Of Your Finances Before the Year Ends: Tips and Tools to Stay on Track

The year is wrapping up fast, and now is the perfect time to take a quick look at your finances. Whether you're planning for the holidays, saving for something special, or just trying to stay on top of your everyday spending, a few simple steps can make a big difference. Orlando Credit Union is here to help you stay on track and feel confident about your money.

### Tip 1: Keep an Eye on Your Spending with Money Management

Knowing where your money goes is key to staying in control. With Orlando Credit Union's Money Management tool, you can see your transactions, track spending trends, set up budgets and goals, and even keep an eye on debts and upcoming cash events. It's all right there in online banking and our mobile app—just head to the Manage Money section and click Money Management to get started. Seeing your full financial picture at a glance can help you make smarter choices and reach your goals.

### Tip 2: Stay Credit Smart with My Credit Score

Your credit score plays a big role in your financial health, and knowing where you stand can make a huge difference. With My Credit Score, a free tool powered by SavvyMoney, you can check your score anytime, review your full credit report, and get alerts if anything unusual happens. You can even use the score simulator to see how different actions, like paying down a credit card, could impact your score. Checking your score here won't affect it, and it's a simple way to stay on top of your credit, understand your borrowing power, and make confident financial decisions. Just click My Credit Score in online or mobile banking to get started.

### Tip 3: Set Goals and Plan Ahead

Now's a great time to think about what you want your finances to look like next year. Whether it's saving more, paying down debt, or building an emergency fund, writing down your goals and breaking them into small steps can help you stay motivated. Combine your goals with helpful tools like Money Management, My Credit Score, and Goal Builder in Online Banking to track your progress and stay on target. With these tools, you'll have a clear picture of your financial health every step of the way. Remember, Orlando Credit Union is always here to help you make the most of your money and stay confident in your financial decisions.

## Join Our Board of Directors — Make a Lasting Impact!



Are you passionate about your community and financial empowerment? Orlando Credit Union is looking for dedicated members with leadership, financial, or governance experience to help guide the future of our credit union. Volunteer on the Orlando Credit Union Board of Directors and make a difference.

**Submit your application NO LATER THAN 4:00 pm EST on January 9, 2026. To obtain an application or to learn more, please visit [OrlandoCreditUnion.org/Volunteer](https://OrlandoCreditUnion.org/Volunteer). All applications are reviewed by the credit union's Nomination Committee for completeness and suitability for the credit union's leadership needs.**

## Build the Home You've Imagined with your Existing Equity

Use an Orlando Credit Union Home Equity Loan to fund your next home renovation while keeping your finances secure and stress-free.

Terms Apply.



**Apply Today!**

Visit [OrlandoCreditUnion.org](https://OrlandoCreditUnion.org) for branch locations and hours or call us at **407.835.3500** or **800.953.4567**.



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