



# ON THE MONEY

Achieving Your Financial Wellness & Dreams

## Achieve Your Financial Goals by Utilizing Orlando Credit Union's Instrumental Products & Services

October is a special month for Orlando Credit Union with October 20th being International Credit Union Day. As we prepare to celebrate, we are reminded of the many members that have been a part of our journey. Whether you have been a member with us for many years, or you are new to our credit union, we are here to say, "Thank you," as you are a big part of our growth. Since you have been there for us, we vow to be there for you by offering products and services to make meeting financial goals an attainable feat.

At Orlando Credit Union, we understand that there are many components that make up your finances. While you may have a goal to put more of your paycheck into savings or to pay off your debt, setting aside that extra money can be a challenge as prices are rising on all other fronts. That is why we are working hard to offer you beneficial financial services at a discount. Explore endless travel opportunities with *Credit Union Travel Club*. Orlando Credit Union members can receive exclusive discounts on hotels, cruises, car rentals, and more. While we strive to support leisurely activities through Credit Union Travel Club, we also work to support your security by offering our members up to 35% off on *IdentityIQ* credit report monitoring and identity theft protection plans. Through this program, our members benefit from daily 3-bureau credit report monitoring, internet monitoring, and more.

Additionally, we understand the benefit that financial guidance can have when working to meet your goals. Along with offering our members discounted rates on services, we also work to provide them with tools to build a better understanding of how to navigate their finances. We understand that some of life's greatest challenges can often lead back to money, which is why our credit union works to share tips and tactics to maintain financial wellness through our Financial Fitness Center blog and our social media platforms. Through these outlets, we offer solutions when combatting financial stress, inflation, unanticipated expenses, and more.

While we continue to develop new advancements that provide our members with discounted financial services and content to aid in navigating life's monetary challenges, we also take pride in the fact that we prioritize our loyalty to our members with the utmost importance. To achieve your financial goals, you need to make sure you are relying on a credit union you can trust to have your back. Orlando Credit Union strives to be that support system for each of our members and potential members. In doing this, we acknowledge the feedback each of you share with us and make that feedback a reality. We listened when our members asked for a rewards program by providing them with our *Wow! Rewards* points program. This product gives our members the ability to combine credit card points with points earned by doing everyday banking activities to redeem big rewards.

Orlando Credit Union continues to provide each of our members with loyalty, guidance, and discounted financial services as we strive to meet member needs and work to achieve goals. To find out about the many other products and services offered at Orlando Credit Union, head to our website for more information.



*Suzanne Weinstein*  
President & CEO



## Want To Serve On The Orlando Credit Union Board Of Directors?

Orlando Credit Union is currently accepting applications for the Board of Directors or Supervisory Committee. Applications for candidacy will be accepted NO LATER THAN 4:00 pm EST on Friday, January 13, 2023. To obtain an application, 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.

## GET MORE FROM YOUR MEMBERSHIP!

### ACHIEVE FINANCIAL FREEDOM THIS FALL WITHOUT SACRIFICING TRAVEL

Your Newest Member Benefit is Here! Orlando Credit Union members can take advantage of exclusive travel discounts through Credit Union Travel. Now you can save on 1.2 million brand-name hotels worldwide, plus book flights and car rentals - all from one place with 24/7 support. As a Credit Union Travel member, you'll receive \$10 Hotel Dollars per month redeemable for hotel bookings and earn 5% Hotel Dollars back when booking travel using your Orlando Credit Union credit or debit card.

Join for free! Sign up today at [credituniontravel.com/cu/orlando-credit-union](https://credituniontravel.com/cu/orlando-credit-union) and you'll receive a \$100 Hotel Dollar sign-up bonus!



## CU TRAVEL

### IDENTITYIQ SERVICES

Protecting your identity and credit is a basic "must have" in today's ever-evolving tech world. That is why Orlando Credit Union has partnered with IdentityIQ services to help protect your finances and your identity. Members receive a 2-month free trial offer and 30% off special credit union membership pricing! Plan features include:

- 3-Bureau Credit Reports and Scores
- Real-Time Fraud & SSN Alerts
- Dark Web and Internet Monitoring
- \$1 Million in Identity Theft Insurance\*
- And Much More!

Visit [OrlandoCreditUnion.org/member-resources/member-benefits/identityiq](https://OrlandoCreditUnion.org/member-resources/member-benefits/identityiq) to learn more.



## IT'S TIME TO WATCH YOUR INVESTMENT SOAR



61-month Certificate Special	<b>2.72%</b> APY*
OR	
25-month Certificate Special	<b>2.25%</b> APY*
OR	
13-Month Certificate Special	<b>1.20%</b> APY*

### Limited-Time Certificate Special

\$1,000 minimum deposit with funds not currently on deposit with Orlando Credit Union.

#### OPEN YOUR CERTIFICATE OF DEPOSIT:

##### ONLINE

Go to [OrlandoCreditUnion.org](http://OrlandoCreditUnion.org) and click on the "Open an Account" at the top. It only takes a few minutes to get started!

##### IN A BRANCH

Please schedule an appointment to visit us in person. We'll gladly walk you through the process of what type of account is best for you.

#### READY TO APPLY? HERE'S HOW:

Call 407.835.3500 to speak to a representative. Visit a branch near you. Apply online anytime at [OrlandoCreditUnion.org](http://OrlandoCreditUnion.org)

## Empower Your Financial Future: The Benefit of Prioritizing Your Savings



Recognizing International Credit Union Day on October 20th means reflecting on the many ways a credit union can add value to your financial well-being. This year, the *Credit Union National Association* has chosen to bring awareness to the impact that a credit union can make on your financial future. Credit unions can empower that future by offering unique financial tools to aid in the overarching goal of achieving financial well-being for all. One of the best ways to set yourself up for future success is by prioritizing your savings. There are many ways you can do this at home; however, it doesn't hurt to have some help. Orlando Credit Union offers a variety of savings accounts to consider along with many other tools that make putting money away much easier.

#### GET STARTED

The first step to prioritizing your savings is to simply get started. If you do not already have a savings account, Orlando Credit Union offers a variety of options to choose from. When it comes to saving, it often never feels like a good time to start. Life can throw us financial curveballs, and it is all too easy to push off putting money into savings. However, the best time to start is now. Utilizing a savings account with Orlando Credit Union means competitive dividend rates to help your money grow, with convenient deposit and withdrawal options at an ATM or in-person.

#### GET DISCIPLINED

Getting started is the easy part. What comes next is frequently the biggest challenge: staying disciplined and consistent. After an exhausting week at work, receiving a paycheck often feels like a reward. Having the discipline to transfer money from your checking account to your savings account requires an immense amount of self-control. Luckily, there are ways to make this task less daunting. Setting up an automatic transfer with each pay period is a helpful way to contribute to your savings without feeling like you are missing out on that money. With this feature you have the option to choose a certain percentage of your income to be deposited directly into your savings. This is a great way to help you grow that financial cushion without having the temptation to push off that transfer until the next paycheck.

#### GET OUTSIDE

Implementing a savings plan does not mean that you must stay home and refrain from spending money on enjoyable activities. In fact, Orlando Credit Union offers discounts to make fun money more accessible amid growing your savings. With *Love My Credit Union Rewards*, credit union members can access exclusive savings on theme parks, movie theatre tickets, shows and events, and much more. Save smarter while empowering your financial future by taking advantage of the many, discounted entertainment opportunities that come with being an Orlando Credit Union member. For more information, head to Orlando Credit Union's website. Utilize our financial tools today to set yourself up for a better tomorrow.

## BANKING THAT'S A REWARDING EXPERIENCE.



### The Visa® Xtreme REWARDS Credit Card is here.

**4X POINTS**  
FOR AMAZON & PAYPAL purchases for first 12 months\*\*

**3X** Points for travel & gas purchases\*\*

**2X** Points for grocery & dining purchases\*\*

**1X** Points for everything else\*\*



Scan the QR code to learn more about this exclusive credit card — only available at Orlando Credit Union.

SCAN ME

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

\*A feature of identity theft Insurance, terms apply. Underwritten by AIG.

\*\*Please see *Wow! Rewards* Terms and Conditions located in the *Wow! Rewards* portal in online or mobile banking for complete details.

\*APY=Annual Percentage Yield as of 08/22/2022. Minimum opening deposit is \$1,000. After the initial term, the 13-month certificate will automatically renew to the 12-month certificate, the 25-month certificate will automatically renew to the 24-month certificate and the 61-month certificate will automatically renew to the 60-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. Membership is required and subject to approval. As a condition of membership, you must maintain an ownership savings account with \$5.



Federally Insured by NCUA

