



# Cent\$abilities

A Quarterly Publication for the Members of Orlando Federal Credit Union.

1st Quarter 2007



## Board of Directors Nominations and Elections

All members of Orlando Federal Credit Union are invited to join us at the 71st Annual Meeting on the Thursday, April 19, 2007 at 5:30 p.m., 1117 South Westmoreland Drive, Orlando. This year's elections will be for two director positions. To be eligible, a prospective candidate must be a member in good standing of Orlando FCU, at least 18 years of age, and must be willing and able to serve if elected. Board Members are volunteers and are not paid for their time or service. Filing forms are available at any of our 7 offices and can be submitted to any Nominating Committee member no later than 5:00 p.m on Tuesday, January 16th, 2007.

### The Nominating Committee Members are as follows:

Toni Greene	Shelly Landefeld	Debbie Owen
Capital Improvement Project Coordinator Downtown Orange County	Human Resource Business Analyst Orlando Utilities Commission	Administrative Specialist City of Orlando Public Works Director's Office

After January 30, 2007, members may run for office by submitting a petition signed by at least 225 members in good standing, requesting that their names be placed on the ballot. Petitions must be received no later than Monday, March 5, 2007. The names of those members nominated and the voting instructions will be placed in the April 2007 edition of the OFCU newsletter "Cent\$abilities".



## Message from the Chairman

For the past 35 years, it has been my pleasure and privilege to serve as a member of the Board of Directors and as Chief Elected Official of the Orlando Federal Credit Union. But since all good things must come to an end, I have decided to "retire" and not to seek re-election.

When I joined the Board in 1972, I found the following: one (very) small office in the old Orlando City Hall; 2,220 members; staff of 5; loans outstanding of \$2.2 million; assets of \$2.6 million; no branches and no ATMs.

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"Message from the Chairman" continued.

As I leave the Board in 2007, I am pleased to report the following: one main office (on Westmoreland), 5 OFCU branches and 2 shared branches; 22 ATMs; 22,000 members; staff of 92; loans outstanding of \$118 million; and assets of \$138 million.

This tremendous growth in assets, loans and services could not have been accomplished without the dedication and commitment to excellence by the OFCU staff and management team led by President/CEO John Neusaenger; Executive Vice President Danny Snider; Vice Presidents Fred Houstoun, Jim Santiago, Jeff Jakubik and Ron Mosto; and Chief Financial Officer Suzanne Weinstein.

I must also thank past and present members of the Board of Directors and Supervisory Committee who, as unpaid volunteers, provide the policy guidance and direction for the operation of the Credit Union (with special thanks to Director Grace Chewning, the longest-serving member of the Board, for her wisdom, insight, compassion and assistance over the years we have served together).

And last, but certainly not least, my thanks to all of the members of Orlando Federal Credit Union for allowing me to serve. I am proud to have been part of Orlando Federal's 70-year history.

Respectfully submitted,

Robert L. Hamilton, Esq.  
Chairman of the Board

## Think Retirement! Think IRA!

Individual Retirement Accounts (IRA) are an excellent way to build a nest egg for your retirement. Unlike a 401K, funds invested in an IRA are insured up to \$250,000 at your credit union and don't lose their value. IRA rates are typically consistent with the government Treasury-bill rate which fluctuates with the market. For current IRA rates, visit our website at [www.orlandofcu.org](http://www.orlandofcu.org).

Funds invested in IRAs are usually tax deductible; please consult a tax advisor for more information about tax deductible IRAs.

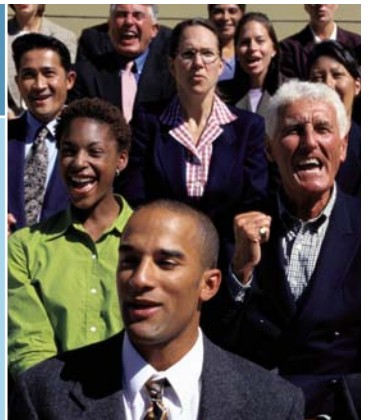


To earn a higher dividend rate on your IRA, invest in a Term Share Certificate IRA. A Term Share Certificate IRA requires a member to lock in their IRA funds for a specified period of time (i.e. 12 mos, 18 mos...). Dividend rates on an IRA Term Share Certificate are typically 1% to 2% higher than the average IRA account.

**For current rates or for more information please contact us at 407-835-3500, or visit any of your OFCU offices, or visit us online at [www.orlandofcu.org](http://www.orlandofcu.org).**

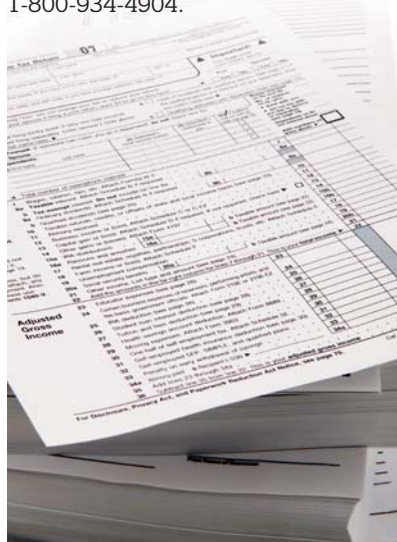
## Come One, Come All! OFCU Goes Community!

Orlando Federal Credit Union is proud to announce that, as of December 6th, 2006, we have become a community credit union. What this means is that any individual who lives, worships, works, volunteers or attends school in Orange, Seminole, Osceola, & Lake counties, is eligible to become a member of OFCU. As this opportunity opens the door to significant growth, we want our current members to know that our focus has not shifted. We are the Credit Union – not for profit, but for the people!



## Credit Union Tax Service (CUTS)

Starting January 17, 2007 stop by any Orlando Federal Credit Union office to pick up your Tax Packet or call 1-800-934-4904 to have a tax packet mailed to you. We are partnering again with CUTS to bring you a fast and easy way to file your taxes electronically. The cost to file your taxes electronically is \$40. Want an even faster way to receive your tax refund? Apply for a Refund Anticipation Loan (RAL) starting January 17, 2007. The cost for a Refund Anticipation Loan is \$65 (\$40 electronic filing fee and \$25 RAL fee). For more information, contact us at 407-835-3500 or call CUTS at 1-800-934-4904.



## Protect Yourself Against Identity Theft!

Here are some pointers on how to safeguard your personal information:

- Do not give out your personal financial information, especially your social security number, over the phone unless you initiated the call and you know who you are talking to.
- Report lost or stolen checks and credit cards immediately.
- Review new deliveries of checks and credit cards immediately.
- Store new and cancelled checks in a safe place.
- Do not give out your PIN (personal identification number) on your ATM card to anyone.
- Make sure you properly dispose of financial information, including financial (credit card) solicitations that arrive by mail by shredding.
- Verify your bills and statements carefully and question any suspicious charges immediately.
- Check your credit report at least once a year with all three credit agencies. If you live in the State of Florida, you receive one free credit report per credit agency each year. Dispute any incorrect information which appears on your credit report.
- Do not answer emails that ask for personal information or financial information.



### HOLIDAY CLOSINGS

Orlando Federal Credit Union offices will be closed the following Holidays:

**Martin Luther King Jr. Day**  
Monday, January 15, 2007

**Presidents' Day**  
Monday, February 19, 2007

**SHARE RATES\* (as of 12/11/2006)**

Share (Savings)	1.26% APY
IRA	3.05% APY

**Money Market Rates\* (as of 12/11/2006)**

\$1,000 - \$9,999	2.28% APY
\$10,000 - \$49,999	2.53% APY
\$50,000 - \$99,999	3.05% APY
\$100,000 - \$999,999	3.56% APY
\$1,000,000 and above	4.08% APY

**Term Share Certificate Rates\***

For the week of 12/11/2006

**Minimum Deposit of \$500**

12 months	5.12% APY
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**Minimum Deposit \$1000**

6 months	5.12% APY
12 months	5.35% APY
18 months	5.37% APY
24 months	5.39% APY
60 months	5.55% APY

**LOAN RATES\***

Auto New & Used	4.50% - 18.00% APR**
Non-Collateral	8.00% - 18.00% APR**
Recreation/Specialty	5.24% - 18.00% APR**
Classic Visa®/MasterCard®	13.8% APR
Visa® Gold	9.9% APR
Visa® Platinum	7.99% APR

\*All rates are subject to change. For updated rates please call 407-835-3500.

\*\*Individual rates determined by credit score.

**BOARD OF DIRECTORS**

<b>Robert L. "Bob" Hamilton</b> Chairman	<b>F.J. Flynn</b> Secretary
<b>Charles "Chick" Metcalf</b> Vice Chairman	<b>Fay Craig</b> Director
<b>Grace A. Chewning</b> Treasurer	<b>Lawrence Strawn</b> Director
	<b>Larraine Hamilton</b> Director

**SUPERVISORY COMMITTEE**

<b>Christopher Dawkins</b> Chairman	<b>Sherry Hillely</b> Member
<b>Lisa Fuller</b> Member	<b>Andrew DiLoreto</b> Member

Supervisory Committee  
P.O.Box 1483  
Orlando, FL 32802



Your deposits are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

**LOCATIONS****Main Office:**

1117 S. Westmoreland Drive  
Orlando, FL 32805-3819

**Branch Offices:**

Semoran – 2150 S. Semoran Blvd.  
John Young – 4500 S. John Young Pkwy.  
City Hall – 400 S. Orange Ave.  
Sheriff's Office – 2500 W. Colonial Dr.

Credit Union Service Centers  
6584 Old Winter Garden Rd.  
753 N. Alafaya Tr.

**OFFICE HOURS –****Main Office, Semoran, & John Young****Lobby Hours**

Mon-Thu	9 a.m. - 4 p.m.
Fri	8 a.m. - 5 p.m.

**Drive Thru**

Mon-Thu	7:30 a.m. - 5:30 p.m.
Fri	7:30 a.m. - 6 p.m.

**OFFICE HOURS  
Sheriff's & City Hall****Lobby Hours**

Mon-Thu	9 a.m. - 4 p.m.
Fri	8 a.m. - 5 p.m.

**SATURDAY OFFICE HOURS****Main Office, Semoran, John Young**

<b>Lobby (Main Office only)</b> 9 a.m. - Noon	<b>Drive Thru</b> 9 a.m. - Noon
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**CREDIT UNION SERVICE CENTER  
(Old Winter Garden)**

Mon, Tue, Thu	9 a.m. - 4 p.m.
Fri	9 a.m. - 6 p.m.
Wed	9 a.m. - 2 p.m.
Sat	9 a.m. - Noon

**CREDIT UNION SERVICE CENTER  
(Waterford Lakes)**

Mon, Tue, Thu	10 a.m. - 7p.m.
Fri	9 a.m. - 7p.m.
Wed	10 a.m. - 2 p.m.
Sat	9 a.m. - 2 p.m.

**MANAGEMENT**

<b>John M. Neusaenger</b> President/CEO	<b>Jim Santiago</b> Vice President of Operations
<b>Danny H. Snider</b> Executive Vice President	<b>Jeff Jakubik</b> Vice President of Marketing
<b>Suzanne Weinstein</b> Chief Financial Officer	<b>Fred Houston</b> Vice President of Information Systems
<b>Ron Mosto</b> Vice President of Lending	