



CENT\$ABILITIES

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

2nd Quarter 2007



Today's Dreams — Tomorrow's Prosperity



Your home is a pleasant surprise from which you draw happiness.

Take charge of your dreams with our great rates and wide range of lending products.

Mortgages Rates

as low as 6.0% for 15 years, 6.5% for 30 years*

No application fees or appraisal costs

No points

Home Equity Loans

Fixed rates of 7.5% and 8.5% for terms of 10 or 15 years

No closing costs on loans of \$15,000 or more

HELOC's

Credit lines up to 95% of your home's equity

Rates as low as prime

No closing costs on loans of \$15,000 or more

Picture yourself in a new home, on a glorious vacation, or even as a business entrepreneur! Enjoy the option of living your dream with help from Orlando Federal Credit Union and our outstanding lending options.

We can refinance your first home, finance the upgrade of your current home or help you purchase the one of your dreams.

These special offers are available through April 30th, 2007. Certain terms and restrictions apply, so speak to a member services representative today at (407) 835-3500 or (800) 953-4567.

* Rates are subject to change at any time, call for current rates. Other closing costs still apply. Approval subject to credit worthiness. Mortgage applies to primary residence only.

Apply quickly and easily at www.orlandofcu.org or visit the Mortgage Web Center at www.orlandofcu.org/loans

Orlando Federal Credit Union 2007 Board Voting Schedule



A representative of Orlando Federal Credit Union will be present at each of the sites below at the designated times noted. In order to vote you must:
1) be a primary member on the account 2) show a current Drivers License
3) be 18 years or older 4) have at least \$5 in your Savings Account 5) not be delinquent on any loan(s).

Location	Date	Time
Winter Park (City Hall office)	Monday, April 9	9:00 am - noon
Old Winter Garden Office	Tuesday, April 10	9:00 am - 11:30 am
John Young Pkwy Office	Tuesday, April 10	1:00 pm - 4:00 pm
Waterford Lakes Office	Wednesday, April 11	10:00 am - noon
Semorán Office	Wednesday, April 11	1:00 pm - 4:00 pm
Westmoreland Office	Thursday, April 12	9:00 am - 4:00 pm
Orlando City Hall Office	Friday, April 13	9:00 am - noon
Sheriff's Office	Friday, April 13	1:00 pm - 4:00 pm

Nominees for Board of Directors



F.J. Flynn

F.J. Flynn is currently serving as the Secretary on the Orlando Federal Credit Union Board of Directors.

F.J. works for the City of Orlando as a Chief Planner in the City's Transportation Planning Division. He started his career with the City in November of 1999 with the City's Transportation Planning Bureau and has been working as a City Planner for the last 8 years. Before becoming a City Planner, F.J. spent four years working in Banking and Finance where his responsibilities included Bank Branch Operations, Audit and Evaluation, General Ledger Maintenance, Loan Underwriting, Customer Service, and Training.

F.J. earned his Planning Degree from the University of Florida and received his MBA from the University of Miami where he graduated with honors.

Mary Frances "Gert" Garman is the Event Manager for the City of Orlando. Formerly, she held the position of Athletics Director of the Marketing and Promotions for the University of Central Florida. She was the Director of Marketing and Membership for the UCF Alumni Association after originating the Marketing Department at Orlando Federal Credit Union, where she was an employee for five years. She remains as one of the phone voices when calling OFCU.

Gert graduated from UCF in 1987 with a Bachelor of Arts in Journalism:Advertising/PR. Currently, she donates her time to the Delta Gamma Alumnae Group and the Leadership Alumni Board. She is an alumna of the Orlando Regional Chamber of Commerce Leadership Orlando.



Mary Frances
"Gert" Garman

71st Annual Meeting

The 71st Annual Meeting is to be held at the Westmoreland Office on April 19th, 2007, at 5:30 pm.

Anyone wishing to vote can do so from 5:00 - 5:30 pm the day of the Annual Meeting. The election results will be announced at the end of the Meeting.





Kelly Goodwin

Kelly Goodwin currently works as the Chief Financial Officer at the Orange County Tax Collector's office. She served as a Nominating Committee Member for the Orlando Federal Credit Union Board of Director Elections in 2005. She is a member of the Government Finance Officers Association, Florida Government Finance Officers Association, American Payroll Association, National Institute of Government Purchasing, Inc. & AIIM International.

Ms. Goodwin graduated from Florida Southern College with a Bachelor of Science Degree in Accounting.

Michael Kent is currently a Senior Financial Analyst at the Orlando Utilities Commission in the Fiscal Services Department. His primary responsibility is the coordination of the overall Commission operating and Capital Plan Budget. In 1983, Michael started his professional career at the Orange County Board of County Commissioners where he progressed through a succession of supervisory and managing positions. He is a member of the Florida Government Financial Officers Association.

Michael Kent graduated from the University of Massachusetts in Amherst, Massachusetts, with a BS in Business in February of 1979.



Michael Kent



Christopher
McCullion

Christopher McCullion currently works as the Economic Development Manager in the Economic Development Department for the City of Orlando. He previously served as a Director on the Board of 1st Credit Union of Gainesville, which serves members in the City of Gainesville/Alachua County. His responsibilities were to establish policies, set direction for the Credit Union to compete in an increasingly competitive environment and participate in Asset/Liability management.

His educational background is in finance, economics, and political science, with a Master's Degree in Business Administration. He possesses a deep appreciation for the non-profit role of the credit union in providing access to loans and other financing options.

SHARE RATES* (as of 03/07)

Share (Savings)	1.26% APY
IRA	3.05% APY
Money Market Rates* (as of 03/07)	
\$1,000 - \$9,999	2.28% APY
\$10,000 - \$24,999	2.53% APY
\$25,000- \$49,999	3.05% APY
\$50,000- \$99,999	3.36% APY
\$100,000 - \$999,999	3.56% APY
\$1,000,000 and above	4.08% APY

Term Share Certificate Rates*

For the week of 03/07

Minimum Deposit of \$500

12 months	5.06% APY
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Minimum Deposit \$1000

6 months	5.06% 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

Robert L. "Bob" Hamilton Chairman	FJ. Flynn Secretary
Charles "Chick" Metcalf Vice Chairman	Fay Craig Director
Grace A. Chewning Treasurer	Lawrence Strawn Director
	Larraine Hamilton Director

SUPERVISORY COMMITTEE

Christopher Dawkins Chairman	Sherry Hillyer Member
Lisa Fuller Member	Andrew DiLoreto 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

Lobby (Main Office only) 9 a.m. - Noon	Drive Thru 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. - 7 p.m.
Fri	9 a.m. - 7 p.m.
Wed	10 a.m. - 2 p.m.
Sat	9 a.m. - 2 p.m.

MANAGEMENT

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