



# CENTSABILITIES

4th Quarter 2007

## GO Places... on great wheels financed by OFCU!

There's nothing like the thrill of a road trip in a new car! With a great loan rate from OFCU, you too can enjoy driving again. Where will your next family outing be? Buy a car at the sale and enjoy 2 free passes to Universal Studios! Destinations unknown are waiting for you and your new car.

**Go places today with rates as low as 4.00% APR<sup>2</sup> from OFCU!**

### Travel Plan One

Visit the Car Sale at the Sheriff's Office

**Sheriff's Office, Operation Center**  
2500 West Colonial Drive, Orlando  
October 26th and October 27th 2007  
9:00 am to 5:00 pm

Choose from a large selection  
of pre-owned vehicles

Receive discount of .50% off  
your qualifying loan rate<sup>1</sup>

No payments for 60 days

Receive 2 Universal Tickets when you  
buy a vehicle during the car sale from  
Enterprise Car Sales<sup>3</sup>



[www.cuautodeals.com](http://www.cuautodeals.com)

### Travel Plan Two

Shop at a dealership of your  
choice between  
Wednesday, October 24 –  
Wednesday, October 31, 2007

Choose your vehicle  
(pre-owned or new)

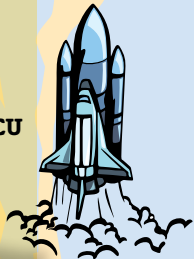
Ask the dealership for a purchase  
order (Deal must close at OFCU  
location to receive discount)

Apply for financing from Orlando FCU

Receive discount of .50% off  
your qualifying loan rate<sup>1</sup>

No payments for 60 days

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**Not sure how much car you can afford? Be pre-approved before the sale!**

**How  
to  
apply:**

Call **407-835-3500, option 1**. Our  
loan by phone line is open 24 hours,  
7 days a week with live assistance!

Online at  
[www.orlandofcu.org](http://www.orlandofcu.org)

**In person** at any of  
our 7 locations during  
operating hours

<sup>1</sup>Rate determined by current credit score. Up to 110% of NADA Retail Value. Loan must close between 10/24/07 and 10/31/07 to receive .5% rate reduction. <sup>2</sup>4.00% APR is A+ credit at 24 months. Does not apply to recreational vehicles. <sup>3</sup>Two tickets to Universal Studios will be sent to members home within 30 business days of purchase. Offer void when 7-day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases. Offer valid only on Enterprise Car Sales vehicles. Contact an Enterprise Area Manager for details on this auto sales event. Offer is valid 10/26/07 and 10/27/07.

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## New Apopka Office

We are delighted to announce the addition of a new location in the Apopka area. This full service office will be located at

**1662 West Orange Blossom Trail  
Apopka, FL 32712 (In front of the Home Depot.)**

Grand Opening is tentatively scheduled for late 2008.



# The Robert L. Hamilton Scholarship

In the spirit of "People helping People" credit union philosophy, we are proud to present the application and guidelines for the Robert L. Hamilton Scholarship. Mr. Hamilton served as Board Chairman of Orlando Federal Credit Union for 35 years. Each year, two deserving high school seniors will be awarded a scholarship for \$1,000.

## Qualifications:

1. Must be a graduating high school senior or equivalent (Charter or Home Schooled, GED) intending to further his/her education at an accredited two-year community college or four year university.
2. Must be an Orlando Federal Credit Union member in good standing.
3. Must submit an application, by January 31, 2008, or postmarked no later than that date. The application shall include:
  - a. Application Page.
  - b. Two letters of recommendation; at least one must be from a teacher, counselor or other administrative authority.



- c. Certification of 40 hours or more of Community Service.
- d. A 350-500 word essay on the topic selected by the Scholarship-Committee, typewritten, double spaced on plain white paper. Essays will not be returned.

4. Orlando Federal Credit Union staff, Management, Board of Directors, and their families are not eligible to apply.

5. Applications may be dropped off at any Orlando Federal Credit Union office, attention Scholarship Committee, C/O Marketing Department or mailed to:

Scholarship Committee  
Attention: Marketing Department  
Orlando Federal Credit Union  
1117 S. Westmoreland Drive  
Orlando, FL 32805

The recipients will be notified in writing, in March of 2008. A Scholarship presentation will be made at OFCU's Annual Meeting by way of a Scholarship Certificate until an attending College or University has been established. At that time, the certificate may be redeemed in the amount of the Scholarship.

## Holiday Closings

Columbus Day

**Monday, October 8**

Thanksgiving Day

**Thursday, November 22**

Veteran's Day (observed)

**Monday, November 12**

Christmas Day

**Tuesday, December 25**

New Year's Day

**Tuesday, January 1**



## Vacation Club & Christmas Club Accounts



Start your Vacation Club account or Christmas Club account today! Our club accounts earn interest on balances of \$200 or more and can be closed at any time or may be kept open with a zero balance. Set up your Club account on payroll deposit, and soon you will have saved the money to pay for that summer vacation or your Christmas gifts. Open a club account with any member service representative or call 407-835-3500.



# Holiday Loan

Your holidays look brighter with a loan from Orlando Federal Credit Union. If you're in need of a small loan at a small rate, we can help!

**Loan amounts\*: \$1200 - \$2500**

**1% off your qualifying rate**

**Discounted rates as low as  
7%\* APR for 12 months**

**This offer is good from  
November 1st - December 31st, 2007.**

Apply 24/7 by calling 407-835-3500, option 1.

Live assistance available!

Apply online at [www.orlandofcu.org](http://www.orlandofcu.org) or apply in person at one of our 7 locations.

\* Qualification and loan amount depends on individual credit score. APR=Annual Percentage Rate. Low rate of 7% applies to members with credit scores of 720 and higher.

## This holiday season, take a break!

**This holiday season take a break from your loan payment(s) with us!**

If you have a loan with Orlando Federal Credit Union you may be able to skip your December Loan payment(s). You will simply make your December 2007 loan payment(s) at the end of your loan term.

Submit your Skip a Payment requests to us at least 1 week before your loan payment is due. Skip a Payment request forms are available at any of our 7 locations or online at [www.orlandofcu.org](http://www.orlandofcu.org). For more information please call 407-835-3500.

**Skip a Payment offer starts  
November 25 - December 31, 2007.**

The interest on your loan will continue to accrue, and all other terms and provisions will remain unchanged. Loans excluded from this offer are: Real Estate loans, Holiday Loans, Lease Loans, Delinquent loans, Loans less than 90 days from origination, loans paid by a third party (i.e. insurance companies), workout loans, cross collateralization loans, or any loan previously extended during the current calendar year. Member must have at least \$5.00 in Share (savings) account. GAP coverage members only - members who have purchased GAP coverage are responsible for skipped payment(s) in the event of a claim deficiency as stated in the GAP waiver addendum.



## SHARE RATES\* (as of 09/12/07)

Share (Savings)	1.26% APY
IRA	3.05% APY

### Money Market Rates\* (as of 09/12/07)

\$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 09 /12/07

#### Minimum Deposit of \$500

12 months	5.25% APY
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#### Minimum Deposit \$1000

6 months	5.25% APY
12 months	5.40% APY
18 months	5.42% APY
24 months	5.45% APY
60 months	5.60% 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**
Visa® Platinum	7.99%-18.00% 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>C.R. (Chick) Metcalf</b> Chairman	<b>Gert Garman</b> Director
<b>F.J. Flynn</b> Vice Chairman	<b>Kelly Goodwin</b> Director
<b>Grace A. Chewning</b> Treasurer	<b>Lorraine Hamilton</b> Director
<b>Lawrence Strawn</b> Secretary	

## SUPERVISORY COMMITTEE

<b>Christopher McCullion</b> Chairman	<b>Sherry Hillely</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  
407-835-3500 or Toll Free 1-800-953-4567

### 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.
Wed	9 a.m. - 2 p.m.
Fri	9 a.m. - 6 p.m.
Sat	9 a.m. - Noon

## CREDIT UNION SERVICE CENTER (Waterford Lakes)

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

## MANAGEMENT

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