



Centsabilities

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

1st Quarter 2009

Annual Meeting Board Nominations & Elections updates!

All members of Orlando Federal Credit Union are invited to the **73rd Annual Meeting on Thursday, April 16, 2009, at 5:30 p.m., 1117 S. Westmoreland Drive, Orlando, FL 32805**. This year's elections will be for two Board of Directors' positions. To be eligible, a prospective candidate must be a member in good standing of Orlando Federal Credit Union, 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 8 locations and must be submitted to any Nominating Committee member no later than 5:00 p.m. on Monday, January 12, 2009.

Serving on the Nominating Committee are:

Alexander Owens

Investigator, Nationwide Insurance Company

Betty Meeks

Manager of Human Resources, Convention Center

Cindy Mitchum

Business Manager, Orlando Venues

After 5 p.m. on January 12, 2009, members may have their names placed on the ballot by submitting a petition signed by at least 225 members in good standing, requesting their names be placed on the ballot. Petitions must be received by the Secretary of the Board of Directors no later than Monday, March 2, 2009. The names of those members nominated and the voting instructions will be available in 2nd Quarter's Edition of Centsabilities.



Mark Your Calendars for the 73rd Annual Meeting!

Thursday, April 16, 2009, 5:30 p.m.

1117 S. Westmoreland Drive, Orlando, FL 32805

OFCU — helping those who help others ...

The Orlando Federal Credit Union helped the Orlando Firefighters' Benevolent Association with fundraising efforts by selling raffle tickets at the Westmoreland location from October - November, 2008. Ticket sales directly benefited the causes supported by the Association, which was established to support the health and welfare of the Orlando Firefighters who risk their lives and health protecting the citizens of Orlando.



Mr. Danny Snider, EVP & Mr. John Neusaenger, President, CEO of Orlando Federal CU with three members of the Orlando Firefighters' Benevolent Association.

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Holiday Closings

Martin Luther King, Jr. Day
Monday, January 19, 2009

Presidents' Day
Monday, February 16, 2009

Get The Card That Rewards You!

Earn points when you use your Visa Platinum Credit Card. Use your card at the grocery store, to fill up your gas tank, or go to dinner! You earn 1 point for every \$1.00 you spend on eligible net purchases using your card. You can even use your card to pay your monthly bills and watch your points grow. It's that simple!

You Choose Your Reward!

Whether it's a widescreen HDTV, downloadable tunes and ringtones, or name-brand kitchenware, we're sure you'll find something that will interest you. There are even gift

certificates from hundreds of stores, hotels, and restaurants. Your choice!

Travel Is Easy and Flexible!

The OFCU Platinum Rewards program is one of the BEST travel rewards programs anywhere! Choose a Travel Package, call our Travel Agency, use our Online Booking Engine, or opt for a Travel Rebate and receive a credit to your account. That's flexibility! For more information about OFCU Platinum Rewards see our brochure at any of our 8 locations or website at www.orlandofcu.org.



Checking option: Dividend Share Draft account

NEW!

Want to earn interest on your checking account? Our new Dividend Share Draft account offers you the convenience of a regular checking account plus the benefit of earning a return on your deposit! Open one today! Minimum balance requirement is \$1,000. Monthly fee if the balance falls below \$1,000 is \$5. Dividend rates change on a monthly basis, please log on to www.orlandofcu.org for current rates or speak to a member service representative at 407-835-3500.

Supplement your retirement with an IRA!

Research suggests we only save a small percentage of our income for retirement, and individual investment plans (like the popular 401K) are strongly affected by dips in the market. Supplement your retirement funds with an IRA from Orlando Federal Credit Union. Unlike a 401K, an IRA account is insured up to \$250,000 at your credit union and doesn't lose value. Restrictions and withdrawal penalties do apply. For the latest rates on a Traditional IRA account or Roth IRA account, please call 407-835-3500 or visit www.orlandofcu.org. Want an even higher rate of return on your retirement account? Then look to our IRA Term Share Certificate Accounts. A Term Share Certificate IRA requires you to lock in your IRA funds for a certain term at a set rate that is typically higher than a regular IRA account. Restrictions and early withdrawal penalties apply. Investments into IRA accounts typically offer Tax advantages, please consult a tax advisor. For more information on IRA Term Share Certificates or a Traditional/Roth IRA, speak to a member relations officer or log onto www.orlandofcu.org or call 407-835-3500.



In the market to buy a car? Look to Auto Advisors

Experience Auto Advisors, the nation's premier credit union car buying program. Read what an Orlando Federal Credit Union member had to say about buying her car:



I am writing you today about my experience with Auto Advisors. Yesterday was the most pleasant experience I have ever had when purchasing a car. I would definitely use the service again and my only regret was that I had not used the service sooner. Dan, advisor for Orlando Federal Credit Union, was phenomenal. He treated us like family; he was really watching out for us during the deal. The price he negotiated was ...unbelievably good, better than we had ever hoped for, Kristina G., satisfied new car owner.



For your own car buying experience with Auto Advisors please call 1-800-929-8971 and ask to speak to an Orlando Federal Credit Union representative or log on to www.cuautoadvisors.com.

Auto Advisors is not affiliated with Orlando Federal Credit Union. Orlando Federal Credit Union does not represent either Auto Advisors or you if you enter into a transaction.

SHARE RATES* (as of 12/08/08)

Share (Savings)	0.75% APY
IRA	2.07% APY

Money Market Rates* (as of 12/08/08)

\$1,000 - \$9,999	1.11% APY
\$10,000 - \$24,999	1.77% APY
\$25,000- \$49,999	2.53% APY
\$50,000- \$99,999	2.69% APY
\$100,000 - \$999,999	2.90% APY
\$1,000,000 and above	2.95% APY

Term Share Certificate Rates*

For the week of 12/08/08

Minimum Deposit of \$500

12 months	3.15% APY
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Minimum Deposit \$1000

6 months	3.15% APY
12 months	3.30% APY
18 months	3.38% APY
24 months	3.45% APY
60 months	4.20% 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	7.98%-18.00% APR

* Please contact a member representative at (407) 835-3500 for updated rates and for further information on applicable fees and terms.

** Individual rates determined by credit score.

BOARD OF DIRECTORS

C.R. (Chick) Metcalf Chairman	Gert Garman Director
F.J. Flynn Vice Chairman	Kelly Goodwin Director
Grace A. Chewning Treasurer	Christopher McCullion Director
Lawrence Strawn Secretary	

SUPERVISORY COMMITTEE

Andrew DiLoreto Chairman	Mark Thompson Member
Sherry Hillely Member	Lucy A.C. Cole Member
	Maria Neff Member

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



Your deposits are federally insured to at least \$250,000 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.
Waterford Lakes Office – 753 N. Alafaya Tr.
Apopka Office – 1662 W. Orange Blossom Tr.

Credit Union Service Centers

6584 Old Winter Garden Rd.

OFFICE HOURS –

Main Office, Semoran, John Young & Apopka

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)	Drive Thru
9 a.m. - Noon	9 a.m. - Noon

OFFICE HOURS

Waterford Lakes

Lobby Hours

Mon-Thu	9 a.m. - 5:30 p.m.
Fri	8 a.m. - 6 p.m.
Sat	9 a.m. - noon

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

MANAGEMENT

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