



CENT\$ABILITIES

2nd Quarter 2008

Orlando Federal Credit Union Board of Directors 2008 Polling Schedule

A representative of Orlando Federal Credit Union will be present at each site below at the designated times noted. In order to vote, you must: 1) be a primary member on the account; 2) show a valid Driver's License; 3) be at least 18 years of age; 4) be a member in good standing.

Location	Date	Time
MSO Old Winter Garden Office	Tuesday, April 08	9:00 a.m. - 11:30 a.m.
John Young Parkway Office	Tuesday, April 08	1:00 p.m. - 4:00 p.m.
MSO Waterford Lakes Office	Wednesday, April 09	10:00 a.m. - NOON
Semorán Office	Wednesday, April 09	1:00 p.m. - 4:00 p.m.
Westmoreland Office	Thursday, April 10	9:00 am - 4:00 p.m.
Orlando City Hall Office	Friday, April 11	9:00 a.m. - NOON
Sheriff's Office	Friday, April 11	1:00 p.m. - 4:00 p.m.

Orlando Federal Credit Union 72nd Annual Meeting

All members of OFCU are invited to the 72nd Annual Meeting on

**Thursday, April 17, 2008, at 5:30 p.m.,
1117 S. Westmoreland Drive,
Orlando, FL, 32805.**

Anyone who wishes to vote can do so from 5:00 to 5:30 p.m. the day of the Annual Meeting. The election results will be announced during the Annual Meeting.



OFCU provides Pay Day Loans to Members!



Coming soon, you will have a choice that's better than a Typical payday loan – **XtraCash!** With **XtraCash** and OFCU, you can get the money you need from a place you know and trust.

Loan amounts will range from \$100 to \$500 in \$25 increments. There will be various discounts available to reduce your fees by as much as one-fifth the cost of a typical payday loan. That means more money left in your pocket. So when life throws something unexpected your way, see OFCU for **XtraCash**.

Watch for additional details regarding **XtraCash**.
Coming soon to OFCU!

Nominees for Board of Directors:



Grace Ann Chewning

Grace Ann Chewning has been a member of OFCU since 1954. After election to the OFCU Board of Directors in 1964, she has served as President, Vice President, Secretary and now as Treasurer. Her credentials include membership on the NAFCU Quarter Century Honor Roll, certification by the Florida Credit Union League and the Credit Union National Association.

Professional Experience:

Orlando City Council Secretary (1953-1972), Administrative Aide to the City Council (1972-1974), Deputy City Clerk (1974-1976), City Clerk (1976-2002).

Education:

Associate of Arts, Valencia Community College
Bachelor of Business Administration with honors, Rollins College.

Kelly Goodwin has worked 24 years in County Government Service and is currently employed as the Chief Financial Officer at the Orange County Tax Collector's office. 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.

Credit Union Experience:

She has served as a Director on the OFCU Board of Directors since 2007 and Nominating Committee Member for OFCU in 2005.

Education:

Graduated from Florida Southern College with a Bachelor of Science Degree in Accounting.



Kelly Goodwin

New Coin Counter Machine for the Westmoreland Office!



The Westmoreland office (1117 S. Westmoreland Drive, Orlando) received a new coin counter machine on February, 25th, 2008. The coin counter service is free for all OFCU members. Nonmembers will be charged an 8% service charge when using the coin counter machine.

Pictured: Linda O'Connor,
Manager Westmoreland Office

Holiday Closing

All OFCU offices will be closed on:

Memorial Day

Monday

May 26, 2008



Lorraine Hamilton

Lorraine Hamilton has worked for the City of Orlando since 1979 and currently serves as a Code Enforcement Supervisor. OFCU has been her primary Financial Institution for the past 25 years. She has served on the OFCU Board of Directors for the past 6 years.

Education:

State of Florida Building Inspector's License; Commercial Building Inspector; Housing Code Official; Property Maintenance & Housing Inspector; Certified Parking Enforcement Specialist; State of Florida Real Estate Sales person.

Professional Experience:

City of Orlando Code Enforcement Supervisor, 2001 to Present.
City of Orlando Enforcement Officer, 1986 - 2001.
City of Orlando Building Inspection Department, 1979 -1986.

Christopher McCullion currently works as the Assistant Treasurer for the City of Orlando. He possesses a deep appreciation for the non-profit role of the Credit Union in providing access to loans and other financing options for members as well as helping them achieve financial security.

Credit Union Experience:

Chairman of the OFCU Supervisory Committee since 2007; previously served as a Director on the Board of 1st Credit Union of Gainesville.

Education:

Background in Finance, Economics, and Political Science, with a Master's Degree in Business Administration.



Christopher McCullion

CU HERE ATM Network expands!

Credit Union 24 (ATM network) added AllPoint Network ATMs to the CU Here surcharge free network, creating the CU HERE Premium program. What does all this mean for you? The network, now combines ATMs at Publix Supermarket ATMs, MoneyPass Network and AllPoint Network to provide members of the credit union with more than 45,000 surcharge free ATMs nationwide, in all 50 states. For the closest CU Here Premium ATM location please visit: <http://www.cu24.com/ATMLocator/index.html>.



US Postal Stamps available at OFCU Locations!



As a convenience to our members, we now sell stamps at OFCU locations (except CUSO offices). Stamps can be purchased at US post office prices at any teller window. Cost is \$8.20 for 1 book of 20 stamps (stamps are not sold individually).

SHARE RATES* (as of 03/10/08)

Share (Savings)	1.01% APY
IRA	2.75% APY

Money Market Rates* (as of 12/03/07)

\$1,000 - \$9,999	1.26% APY
\$10,000 - \$24,999	1.77% APY
\$25,000 - \$49,999	2.48% APY
\$50,000 - \$99,999	3.15% APY
\$100,000 - \$999,999	3.36% APY
\$1,000,000 and above	3.56% APY

Term Share Certificate Rates*

For the week of 03/10/08

Minimum Deposit of \$500

12 months	3.35% APY
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Minimum Deposit \$1000

6 months	3.35% APY
12 months	3.45% APY
18 months	3.47% APY
24 months	3.50% APY
60 months	3.81% 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% APR

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

** 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	Lorraine Hamilton Director
Lawrence Strawn Secretary	

SUPERVISORY COMMITTEE

Christopher McCullion Chairman	Sherry Hillely 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
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. (Waterford Lakes)

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.
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

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