

SHARE RATES* (as of 09/15/08)

Share (Savings)	0.75% APY
IRA	2.07% APY

Money Market Rates* (as of 09/08/08)

\$1,000 - \$9,999	1.26% APY
\$10,000 - \$24,999	1.77% APY
\$25,000 - \$49,999	2.28% 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 09/15/08 - 09/21/08

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

* 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	Christopher McCullion Director
Lawrence Strawn Secretary	

SUPERVISORY COMMITTEE

Andrew DiLoreto Chairman	Christopher McCullion Member
Sherry Hilley Member	

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



NCUA

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.
Apopka 1662 W. Orange Blossom Trail
(coming soon!)

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

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	



CENT\$ABILITIES

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

**Family Fun Day
is Coming!**

4th Quarter 2008



Join us for a FREE afternoon of fun and learning at the Westmoreland Office (1117 S. Westmoreland Drive, Orlando) with games, crafts, Orlando Fire Department Trucks, Orlando Police Mounted Patrol and Financial Education. We're even bringing in a Shredding Truck to help you safely destroy personal papers you no longer need.

Consumer Credit Counseling will be providing a 1 hour seminar on "How to raise a money smart kid". All are welcome, so bring the family and join the fun!

Saturday, November 1st From 12:00 p.m. to 3:00 p.m.

OFCU Visa Platinum Credit Card — Limited Time Offer Balance Transfers



As a valued member of OFCU, you could be just a phone call or a mouse click away from a no annual

fee Orlando Federal Credit

Union Visa Platinum credit card that offers extra savings and security. Plus for a limited time you may qualify for a low **3.99% fixed APR with no fee balance transfers and cash advance checks until the balance is paid off***. To apply for this offer, go online at www.orlandofcu.org, call us 24 hours a day at **407-835-3500 option 1**. Don't wait to take advantage of this incredible offer, which expires January 31st, 2009.

Take advantage of these benefits:

- ✓ **Annual Percentage Rates from 7.98% -18.00%.** Annual Percentage Rate (APR) will be determined by beacon score and credit history. For a disclosure and credit card agreement please visit us online or in person.
- ✓ **Credit Line: up to \$50,000**
- ✓ **FREE**, Convenient Online Credit Card Access and Bill Payment
- ✓ **3.99% promotional rate until the balance is paid off:** for balance transfers and cash advance checks
- ✓ Visa's **Zero Liability** for fraudulent transactions
- ✓ **Travel Accident Insurance** at no charge to you
- ✓ **Extended Grace Period** to help avoid late charges

* The low fixed 3.99% APR applies only to balance transfers of credit cards other than the OFCU Platinum CC and will expire on the date your balance transferred is paid off. Existing OFCU loans are not eligible to be transferred. This APR offer will not apply to any transfer of balances after January 31, 2009. The fixed 3.99% APR does not apply to new purchases/cash advances made with the OFCU Platinum Credit Card. Other restrictions apply. Please speak to a member service representative or visit us online at www.orlandofcu.org.

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New Apopka Office



We are delighted to announce that our newest facility in Apopka is scheduled to open in October of 2008. We will be conveniently located in front of the Home Depot at

1662 West Orange Blossom Trail.

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. 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 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, 2009, 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
Attn: Marketing Department
Orlando Federal Credit Union
1117 S. Westmoreland Drive
Orlando, FL 32805

The recipients will be notified in writing, in March of 2009. A scholarship presentation will be made at OFCU's Annual Meeting in the way of a Scholarship Certificate until the attending College or University has been established. At that time, the certificate may be redeemed in the amount of the Scholarship. To apply visit us online at www.orlandofcu.org/forms.



Free up some cash for the Holidays with our Skip A Payment program

If you have a loan with us you may be able to skip your December payment(s). Your loan payment(s) will simply be deferred and extended to the end of the original loan term*. Cost per loan skipped is \$25. Loans excluded from Skip a Payment 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 company), workout loans, cross collateralization loans, or any loans previously extended throughout the current calendar year.

Skip a Payment is available via Home Banking, by calling 407-835-3500 or visit any of our offices in person. Offer good throughout the month of December. Other restrictions may apply**.



* Skipping payments may alter the final payment date(s). Your loan payments will resume and a scheduled payment will be required. Interest will continue to accrue on the unpaid balance(s). All other terms and conditions of the original loan agreement(s) are unchanged and remain in full force and effect. OFCU reserves the right to cancel or revoke this offer at any time.

** Member must have at least \$5 in Share Savings account. 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. There is a processing fee of \$25 per loan payment skipped. This processing Fee is not applied to the loan balance. The fee must be debited from your Share Savings, Checking or Money Market account. If there are insufficient funds to cover the fee, the loan payment(s) in question may NOT be skipped and will be considered late if payment(s) are not made on the normal due date(s).

Family Financial Advocates Can Provide Answers!

If you have any of the following concerns:

- How to invest during volatile markets
- How to make your money last through your retirement
- Organizing your estate
- Life altering events Spouse death, children leaving home, loss of income, disability of self or parent, drop funds, 401K borrowing, even winning the lottery
- Tax planning
- Asset protection
- Health concerns

Contact FFA today at **407-740-5900** or www.familyadvocate.net.

Need a small loan with a small rate? A Holiday Loan is perfect for you!

The holidays can put a strain on your budget. That is why our Holiday Loan program is so ideal. We offer loan amounts from \$1200 - \$2500, with a discount of 1% off our current loan rates. **Discounted rates as low as 7% APR for 12 months.** Apply 24/7 by calling **407-835-3500 option 1**, or online at www.orlandofcu.org or visit any of our offices from November 1st through December 31st to apply.

* Qualification and loan amount depend on individual credit score and credit history. APR = Annual Percentage Rate. 7% APR applies to members with A+ credit.

Holiday Closings

Columbus day
Monday
October 13th, 2008

Veterans' Day
Tuesday
November 11th, 2008

Thanksgiving Day
Thursday
November 27, 2008

Christmas Day
Thursday
December 25, 2008