

# CENT\$ABILITIES

4th Quarter 2009

## HOLIDAYS CLOSING

**Columbus Day:**  
Monday  
October 12, 2009

**Veteran's Day:**  
Wednesday  
November 11, 2009

**Thanksgiving Holiday:**  
Thursday  
November 26, 2009

**Christmas Holiday:**  
Thursday  
December 24th, 2009  
Close at 1pm

Friday  
December 25, 2009

Saturday  
December 26, 2009

**New Year's Holiday:**  
Friday  
January 1, 2010

**Additional Closings  
(City Hall Office  
& Sheriff's Office):**

Thursday  
November 26, 2009

Friday  
November 27, 2009

Thursday  
December 24, 2009

Friday  
December 25, 2009

Friday  
January 1, 2010

## Carve out a sweet deal...

### With OFCU's "Treats Without Tricks" Auto Loan Special

Grab your goody bag because we're handing out more than candy this October. OFCU's "Treats Without Tricks" Auto Loan Special gives you great savings with no scary surprises for your next car purchase. Receive:

**0.50% OFF** our current auto loan rates **PLUS** **make no payments for 60 DAYS!**

Just follow these easy steps:

- Let us pre-qualify you for your loan today. Then start shopping for your next new or pre-owned vehicle; OR
- Find the vehicle that fits your needs from the dealership of your choice.
- Ask the dealer to complete a purchase order.
- Apply online at [www.orlandofcu.org](http://www.orlandofcu.org), call 407-835-3500 and hit Option 1, 24 hours a day, 7 days a week, or visit us at any of our 8 locations with your purchase order.

An extra 0.50% off your interest rate can save you hundreds of dollars with lower monthly car payments for the life of the loan!



**Hurry! This offer runs October 1-31, 2009, only.**

\*All applicants must qualify for financing. Financing rates determined by credit score and credit history. This offer is available only for new auto loans. Rate discount and deferred payment not available on loans closed after October 31, 2009.

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# OFCU's 2nd ANNUAL FAMILY FUN DAY IS HERE!

Saturday, October 24, 2009  
NOON - 3:00 PM

1117 S. Westmoreland Drive  
Orlando, FL 32805

## FEATURING:

A bounce house, obstacle course, fun and interactive games with prizes, a haunted house, free cotton candy & popcorn AND MUCH MORE!

Children under the age of 18 must be accompanied by parent or guardian

What **BETTER**  
**REASON** to Shop  
this Holiday Season!



The offer is good through March 1, 2010, on all Orlando Federal Credit Union credit card purchases made between November 1, 2009, and December 31, 2009. Promotional rate subject to qualification. See statement for terms and conditions.

**START USING YOUR  
CARD TODAY!**

## KNOW YOUR 13 DIGIT ACCOUNT NUMBER.

Have you ever been asked for your 13-digit account number? If you have ever ordered checks, you likely provided this number. It's important to know when to use this number and how to decipher it. It's as easy as

1. The first digit is always a 1;
2. The second and third digits are your account ID numbers i.e. Savings or Checking (they consist of the numbers 00 through 99);
3. The fourth through the thirteenth digits consist of zeros and your account number (right justified)

**Example 1** Your account number: 133300  
ID for Savings: 00\*

Your the thirteen digit account number will be: 1 00 0000 133300

↓                      ↓  
SAVINGS ID      ACCOUNT NUMBER

**Example 2** Your account number: 17777  
ID for Checking: 09\*

Your thirteen digit account number will be: 1 09 00000 17777

↓                      ↓  
CHECKING ID      ACCOUNT NUMBER

\*Your Savings and Checking ID numbers will vary. The above examples are only used for illustration purposes and may not reflect the individual Saving or Checking ID numbers.

### When do you need your 13 digit account number?

For any automatic (ACH) withdrawal, Internet or telephone purchases, Check orders (new and reorders), payroll deposits, wire transfers into your OFCU account. It's very important to give out the right thirteen digit account number when asked; so when in doubt, please ask a member service representative for assistance or call 407-835-3500.

## The Robert L. Hamilton Scholarship

Since 2006, The Orlando Federal Credit Union has extended a few deserving high school seniors each year with a Robert L. Hamilton Scholarship. Each scholarship winner was awarded \$1,000.00.

To qualify for the Robert L. Hamilton Scholarship, students must meet the following criteria:

1. 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, or postmarked no later than that date, of the year in which participating. The application shall include:
  - a. Application Page (available on our website: [www.orlandofcu.org](http://www.orlandofcu.org)).
  - b. Two letters of recommendation; at least one from a teacher, counselor or other educational administrative authority.
  - c. Certification showing 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 FCU Staff, Management, Board of Directors, Supervisory Committee, and their families are ineligible.
5. Applications may be left 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 the year of receipt. 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. For an application of the Robert L. Hamilton Scholarship with guidelines, please log onto [www.orlandofcu.org](http://www.orlandofcu.org).



## Need a small loan at a small rate? "Yule" love our Holiday Loan!

**Our Holiday Loans range from \$1,200 - \$2,500,  
with rates as low as 7% APR for 12 months.**

Offer good from November 1 - December 31, 2009.

To apply, go online at [www.orlandofcu.org](http://www.orlandofcu.org), or call 407-835-3500 **option 1**, or visit any of our 8 locations.

### BOARD OF DIRECTORS NOMINATIONS FOR ORLANDO FEDERAL CREDIT UNION

Interested in serving as a member on the Orlando Federal Credit Union Board of Directors? The Board of Directors acts as a decision making authority and is responsible for directing and controlling the day-to-day activities within the Credit Union and providing effective and efficient management of the overall organization. All members of the Board are volunteers and

are not paid for their services. To qualify for nomination, you must be an Orlando Federal Credit Union member, at least 18 years of age, and be willing to serve when elected. Elections for the Board of Directors takes place in the month of April. Filing forms will be available at any of our 8 locations starting December 1, 2009. For more information, please contact us at 407-835-3500.

## SHARE RATES\* (as of 09/14/09)

|                     |           |
|---------------------|-----------|
| Share (Savings)     | 0.50% APY |
| Dividend (Checking) | 0.25% APY |
| IRA                 | 1.51% APY |

### Money Market Rates\* (as of 09/14/09)

|                       |           |
|-----------------------|-----------|
| \$1,000 - \$9,999     | 0.70% APY |
| \$10,000 - \$24,999   | 0.95% APY |
| \$25,000 - \$49,999   | 1.16% APY |
| \$50,000 - \$99,999   | 1.46% APY |
| \$100,000 - \$999,999 | 1.61% APY |
| \$1,000,000 and above | 1.77% APY |

### Term Share Certificate Rates\*

For the week of 0/14/09 - 09/20/09

#### Minimum Deposit of \$500

|           |           |
|-----------|-----------|
| 12 months | 1.59% APY |
|-----------|-----------|

#### Minimum Deposit \$1000

|           |           |
|-----------|-----------|
| 6 months  | 1.59% APY |
| 12 months | 1.87% APY |
| 18 months | 2.00% APY |
| 24 months | 2.07% APY |
| 60 months | 3.00% 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

|   |  |
|---|--|
| <b>C.R. (Chick) Metcalf</b><br>Chairman | <b>Lawrence Strawn</b><br>Secretary      |
| <b>F.J. Flynn</b><br>Vice Chairman      | <b>Gert Garman</b><br>Director           |
| <b>Grace A. Chewning</b><br>Treasurer   | <b>Kelly Goodwin</b><br>Director         |
|   | <b>Christopher McCullion</b><br>Director |

## SUPERVISORY COMMITTEE

|                                    |                                |
|------------------------------------|--------------------------------|
| <b>Andrew DiLoreto</b><br>Chairman | <b>Maria Neff</b><br>Member    |
| <b>Lucy A.C. Cole</b><br>Member    | <b>Mark Thompson</b><br>Member |

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

## MANAGEMENT

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

## 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:

7455 W. Colonial Drive

## 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,  
Waterford Lakes & Apopka

### Lobby (Main Office only)

9 a.m. – Noon

### Drive Thru

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 (West Colonial Drive)

### Lobby Hours

|               |                 |
|---------------|-----------------|
| 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   |

**Orlando Federal**  
CREDIT UNION

*More than money...*



Your deposits are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

