



Centsabilities

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

3rd Quarter 2008



SHOP SMART...



FINANCE SMARTER!

CURRENT OFCU INTEREST RATE

- **.50%**¹

+ **NO PAYMENT FOR 60 DAYS**

IT'S AS SIMPLE AS:

1. Pick your new or pre-owned vehicle from the dealership of your choice.
2. Have the dealership complete a purchase order.
3. Apply for your loan -
 - a. Online at www.orlandofcu.org.
 - b. Call 407-835-3500 to apply over the phone.
 - c. Visit us in person at any location with your purchase order.

Here's a GREAT IDEA: As an OFCU member, you can purchase your next new or pre-owned vehicle the SMARTEST way possible — best car at the best price, .50% off current OFCU interest rate PLUS no payments for 60 days!

Do the math — here's what .50% can save you.

EXAMPLE: On a \$25,000 loan, for 60 months = over \$375 in your pocket!²

It's a NO BRAINER! Start shopping now. JULY 1 - JULY 31, 2008 ONLY.

¹ All applicants must qualify for financing. Financing rates determined by credit score. This offer is available only for new loans.
² \$25,000 for 60 months at 8.75% = \$519.74 per month (current rate) \$25,000 for 60 months at 8.25% = \$513.46 per month (.50% off current rate). \$6.28 savings per month x 60 months=\$376.94

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Family Financial Advocates, INC



Need a reliable financial solutions source? Consider a complimentary consultation visit with Family Financial Advocates, Inc (FFA Inc.)

FFA® offers fiduciary practices and standards, professional portfolio management, retirement planning for family enterprise owners & employees, employee benefits and specialized financial education products for the entire family.

For more information or to schedule a complimentary visit please call **407-740-5900** or visit: www.familyadvocate.net.

Identity Protector offers new Level of Security to Members

According to a report by the Federal Trade Commission released earlier this year, consumers reported losses from fraud of more than \$1.1 billion in 2006. Protecting yourself from becoming a victim has never been more important, which is why Orlando Federal Credit Union now offers members a solution to help do just that.

Identity Protector provides five levels of increased security:

Debix Fraud Defense™¹

Help stop identity theft before it happens. A credit issuer can choose to trigger a Debix Fraud Alert warning call to you. You use your personal security code to authorize the credit — or block it.

Card Patrol™^{SM2}

This sophisticated, real-time early warning technology monitors various chat rooms across cyberspace for members' exposed credit and debit card numbers.

Credit Alert™³

With 24-hour, daily credit monitoring, members are alerted automatically of certain negative changes to their credit helping to minimize

potential damage. If there are no changes to members' credit, they'll even receive a quarterly notification letting them know that nothing has changed.



\$10,000 Identity Theft Insurance with Fraud Assistance⁴

Members will receive up to \$10,000 in financial relief for qualified expenses along with Fraud Assistance.

Payment Card Protection

Members are covered for verified, unauthorized charges to their registered credit or debit cards. With this service, members' cards are cancelled within 24 hours of notice. Call toll-free, 24 hours a day, 365 days a year.

Orlando Federal Credit Union urges you to take steps now to significantly reduce your chances of becoming a fraud crime statistic with Identity Protector. For more information, visit www.orlandofcu.org.

¹ When credit issuers receive applications to open new credit accounts in your name, they can take reasonable measures to verify the identity of the person opening the account, including calling Debix Fraud Defense at the phone number shown in the Fraud Alerts placed in your credit files. If the credit issuer calls, Debix Fraud Defense will then call you to verify that you have requested that new credit. However, Debix Fraud Defense cannot guarantee that new credit accounts will not be opened in your name because credit issuers can use reasonable steps, other than a phone call, to verify your identity.

² Card Patrol™ monitors personal information on the Internet by searching public databases and chat rooms. It is impossible to ensure all sources of information have been searched; therefore, your reports may not contain or apprise you of all of your personal information that may have been compromised.

³ Credit Alert® is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating. The Credit Alert® service may be modified or improved at any time and without prior notice. Credit Alert® is a registered service mark of Affinion Publishing, LLC. Daily monitoring will notify members of any inquiries, significant changes in credit score, certain derogatory information, or accounts that have been added to their credit reports as reported by one of the three major credit reporting agencies. If no information has been added or changed, then the member will receive a quarterly notification stating that no information has changed within their credit file. Neither the Plan Administrator, the provider of the Credit Alert® service, or its credit information subcontractors, nor Financial Services Association shall have any liability for the accuracy of the information contained in the Credit Alert® reports which you receive, including any liability for damages, direct or indirect, consequential or incidental.

⁴ Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit. Please refer to the Summary for complete details of coverage, limitations and exclusions.

5th Annual Orange County Sheriff's Office 9/11 Memorial Car Show

Saturday, September 20, 2008

10:00 a.m. to 3:00 p.m.

Central Florida Fairgrounds | 4603 West Colonial Drive, | Orlando

Featuring:

Classic, Muscle, Antique, Custom, Law Enforcement & Fire Department.
Preregister for just \$20 or \$25 on the day of the event.

Free Admission to all spectators

All proceeds benefit the Central Florida Law Enforcement & Fire Fighter Memorial Funds and the Children's Safety Village of Central Florida.

For more information contact Noel Beary at 407-254-7390 or Rebecca Ruzsala at 407-254-7393.

Holiday Closing

All OFCU offices will be

closed on:

Independence Day

Friday

July 4, 2008

Labor Day

Monday

September 1, 2008

We Respect Your Privacy

We have never shared non-public information except as required by law, and we will continue to protect your privacy.

Our Privacy Policy Disclosure Categories of Information We May Collect: We may collect non-public information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, street address, Social Security Number, assets and income.
- Information about your transactions with us, our affiliates or others, such as: your balance, payment history, parties to transactions and credit card usage.
- Information we receive from consumer reporting agency, such as: your credit worthiness and credit history.

Categories of Information That We Disclose: We do not disclose any non-public information about our members or former members to anyone except as required by law.

Disclosure as Permitted By Law: We may disclose as necessary the information we may collect as described above to service providers and companies that perform services on our behalf, such as check printing companies. We require these companies to sign privacy

agreements to limit their use of private information.

Confidentiality and Security: We restrict access to non-public personal and account information about you to only those employees who need to know such information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard your non-public personal information. If you ever have questions or concerns about the integrity of your account information, please contact 407-835-3500.



Board of Director's Election Result

At the 72nd annual meeting we welcomed newly elected **Christopher McCullion** and incumbent directors **Grace Ann Chewning** and **Kelly Goodwin** to the Orlando Federal Credit Union Board of Directors. A warm farewell goes to **Lorraine Hamilton** who has faithfully volunteered on our board for 6 years.

Grace Ann Chewning



Kelly Goodwin

Christopher McCullion



SHARE RATES* (as of 06/01/08)

Share (Savings)	0.75% APY
IRA	2.07% APY

Money Market Rates* (as of 16/01/08)

\$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 06/01/08 - 06/08/08

Minimum Deposit of \$500

12 months	3.15% APY
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Minimum Deposit \$1000

6 months	3.15% APY
12 months	3.25% APY
18 months	3.30% APY
24 months	3.35% APY
60 months	3.85% 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	Sherry Hillely Member
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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