



Centsabilities

1st Quarter 2008

Annual Meeting

Board Nominations & Elections updates!

All members of Orlando Federal Credit Union are invited to the **72nd Annual Meeting on Thursday, April 17, 2008, at 5:30 p.m., 1117 S. Westmoreland Drive, Orlando, FL 32805.** This year's elections will be for 3 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 7 locations and can be submitted to any Nominating Committee member no later than **5:00 p.m. on Monday, January 14, 2008.**

The Nominating Committee is as follows:

Betty Meeks

Manager of Human Resources
Convention Center

Jean Boozy

Sr. Human Resource Consultant
OUC

Cindy Mitchum

Business Manager
Orlando Venues

After 5 p.m. on January 14, 2008, 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 3, 2008.** The names of those members nominated and the voting instructions will be available in 2nd Quarter's Edition of **Centsabilities.**



72nd Annual Meeting
Thursday, April 17, 2008
5:30 p.m.
1117 S. Westmoreland Drive
Orlando, FL 32805
Save the date!

IN THIS ISSUE



- Guard yourself from Identity Theft! 2
- In the market for a new home?.... 2
- IRA — retirement supplement..... 3
- Credit Union Tax Service 3
- Support for Orlando Firefighter's Benevolent Association..... 3
- Rates & Locations 4

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 21, 2008

Presidents' Day
Monday, February 18, 2008

Guard yourself from Identity Theft!

Here are some of the most popular methods scammers use:

- Phone calls asking for personal information, i.e., social security number, credit card number, bank account numbers
- Standard mail with fictitious credit card offers or fictitious checks
- E-mails asking for personal account information, i.e., passwords, account numbers.
- Fake websites that mimic real financial institutions' websites
- Instant messages and text messages requiring you to call a toll free number to "confirm" or "verify" or "update" your information.

Take these precautions:

- Do not give out your financial information unless you know and trust the person whom you are providing the information.
- Immediately report all lost or stolen personal information such as social security cards, Debit/ATM cards, driver's license.
- Notify your financial institution of unsolicited or suspicious emails or phone calls. Please call us at 407-835-3500.

- Do not give out the passwords or PIN numbers on your Debit/ATM card(s)
- Shred all credit card offers or paperwork containing names, addresses and other identifying information
- Look for security icons (key or padlock) and the letter "s" after the "http" in a website address when you use online banking. This means the information entered is secured. Orlando FCU has also added another layer of security to its Home Banking site. Users are required to select an image also known as an "Estamp" to login to their accounts online.
- Check your credit report regularly! You are entitled to 1 free credit report per year. Please visit www.annualcreditreport.com or call 1-800-322-8228 to obtain your free credit report.



In the market for a new home?

OFCU wants to make your dreams become a reality. We offer competitive rates and terms. Why don't you refinance your adjustable rate mortgage with a fixed rate mortgage from Orlando Federal? For rates, a personal quote, or to apply for a mortgage in the comfort of your own home visit the OFCU mortgage web center at www.orlandofcu.org.

IRA — a sure way to supplement your retirement



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.

Credit Union Tax Service (CUTS)

Electronic Tax Filing

Starting January 15, 2008 stop by any of our offices to pick up a CUTS Tax Packet or call 1-866-348-2887 to have a packet mailed to you. Credit Union Tax Services offers members a fast and convenient way to file their taxes electronically.

Cost

The cost to electronically file taxes is \$40. For an even faster way to receive taxes apply for an RAL loan (Refund Anticipation Loan) at a total cost of \$65 (\$40 to electronically file and \$25 RAL Fee). For more information, contact us at 407-835-3500 or call CUTS at 1-866-348-2887.



OFCU supports Orlando Fire Fighters' Benevolent Association

The Orlando Federal Credit Union helped the Orlando Firefighters' Benevolent Association with fundraising efforts by selling raffle tickets at the Westmoreland location in November, 2007. 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.



Middle: Danny Snider, EVP Orlando Federal CU & Gladys van den Berg, BDO Orlando Federal CU with 4 members of the Orlando Firefighters' Benevolent Association

SHARE RATES* (as of 12/03/07)

Share (Savings)	1.01% APY
IRA	3.05% APY

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

\$1,000 - \$9,999	2.28% APY
\$10,000 - \$24,999	2.53% APY
\$25,000 - \$49,999	3.05% APY
\$50,000 - \$99,999	3.36% APY
\$100,000 - \$999,999	3.56% APY
\$1,000,000 and above	4.08% APY

Term Share Certificate Rates*

For the week of 12 /03/07

Minimum Deposit of \$500

12 months	4.88% APY
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Minimum Deposit \$1000

6 months	4.88% APY
12 months	4.94% APY
18 months	4.90% APY
24 months	4.85% APY
60 months	4.95% 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.

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	