



ON THE MONEY

Be the Leader of Your Financial Future

A Letter from the Board Chairman and CEO.

Orlando Credit Union is proud to be your trusted financial partner. We continue to help many throughout Central Florida and beyond. By offering competitive products and services, free financial education to empower our members' financial momentum, and fraud protection strategies to avoid scams, we help our members improve their overall financial well-being.

Orlando Credit Union remains financially strong with \$322 million in total assets and \$24 million in capital. This position of financial strength assures our members that their deposits are safe and insured by the National Credit Union Association (NCUA).

For 87 years, the credit union has remained focused on meeting the financial needs of the membership. In 2022, the membership borrowed \$143 million, resulting in 22% growth in loans from the previous year. Our members chose Orlando Credit Union as their lender of choice for auto, home, and business lending. This strong performance allowed for investment in products and services and offering greater membership value such as launching new credit card, checking and mortgage products, and an enterprise rewards program.

Our mission and vision is to build lifelong relationships, demonstrate excellence in serving our members, generating trust by transparency and integrity, as well as fostering collaborative partnerships in the community.

At Orlando Credit Union, we are building our future for-and with-our members. We begin the next year strong and well-positioned. The current economy over the next year may create financial complexity for our members and businesses throughout Florida. Orlando Credit Union will be here for you and the community. On behalf of the Board of Directors, and our hard-working 90+ team members who remain committed to providing exceptional service, thank you for your continued trust and support of Orlando Credit Union. We remain committed to empowering our members to be the leader of their financial future, as we invest in you.



F.J. Flynn
Chairman of the Board of Directors



Suzanne Weinstein
President & CEO



Save the date for our annual meeting!

AT 5:00 PM THURSDAY, APRIL 20TH, 2023

Orlando Credit Union will be conducting its 87th Annual Meeting virtually or in-person. Please join members of the Orlando Credit Union Board of Directors on Thursday, April 20, 2023, at 5:00 PM EDT. Join us for a review of the credit union's success in 2022 and hear about all the exciting things coming in 2023.



SCAN ME

Scan the QR code to register for the virtual meeting or visit OrlandoCreditUnion.org. If you are attending the annual meeting in-person, please call 407.835.3521 to register.

EARN A \$500 CLOSING CREDIT ON YOUR FIRST MORTGAGE WITH US.

Let an Orlando Credit Union expert get you the mortgage option that is right for you. We offer conventional mortgages, first-time homebuyer loans, and government-backed mortgage programs. Plus, first mortgage applicants can earn a \$500 credit toward their closing costs.[^]

Visit OrlandoCreditUnion.org to apply or make an appointment to speak to a mortgage expert today.

A VISA GIFT CARD FOR EVERY OCCASION

Take the guesswork out of gift buying with the Visa® gift card. Perfect for any celebration such as Mother's Day, weddings, graduations, or holidays. Give the gift of freedom and choice by giving a Visa® Gift card. A Visa® gift card can be used anywhere Visa® debit is accepted in the U.S. Purchase yours at an Orlando Credit Union branch.

**MAKE
YOUR
DREAMS**
Reality.

WE'LL PAY YOUR
CLOSING COSTS ON
LOAN BALANCES OF
**\$10,000
OR MORE***

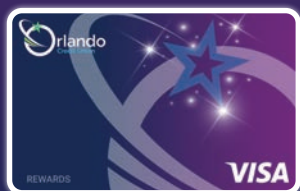


**Be the leader of your financial future
with *Home Equity Loans!***

Let the equity in your home pay for your home improvement projects this spring. Whether it's a kitchen remodel, new roof or back deck, we have a home equity loan to cover your needs.

Apply online anytime at OrlandoCreditUnion.org or visit a branch near you.

**BANKING THAT'S
A REWARDING
EXPERIENCE.**



**The Visa® Xtreme
REWARDS Credit
Card is here.**

4X POINTS
FOR AMAZON & PAYPAL
purchases for first 12 months**

3X Points for travel
& gas purchases**

2X Points for grocery
& dining purchases**

1X Points for
everything else**



Scan the QR code to learn more about this exclusive credit card — only available at Orlando Credit Union.

SCAN ME

**What to Know About Auto Financing
with Orlando Credit Union**



Having reliable transportation is crucial in this day and age. According to Lending Tree, we are seeing increases in car payments by 13.3% for new vehicles, 11.2% for used vehicles, and 12.1% for leased vehicles. When looking at those percentages from a monetary standpoint, car buyers are being faced with monthly payments of \$700, \$525, and \$567 roughly.

With these numbers on the rise, Orlando Credit Union understands the importance of finding an auto financing option that minimizes financial stress. At our credit union, we work to guide our members toward being the leaders of their financial futures by providing them with competitive rates, loan terms up to 84 months, and the ability to pre-qualify for their loan before they shop. Plus, with our Rewards points program, you can earn 1 point per \$1,000 in average daily loan balances for qualifying loans each month. By offering these benefits, we want members to feel the magnitude of Orlando Credit Union's commitment toward '#investinginU.' We believe that providing our member base with competitive offers is tangible evidence that our credit union believes in each one of our members' financial journeys.

Before beginning the process of searching for the ideal auto financing option, it is important to assess where you are at financially to determine what makes the most fiscal sense for you. "The most important variable to consider when looking for an auto loan is to ask yourself what is most important to you and your financial journey. Orlando Credit Union takes pride in our teams having holistic conversations with our members about their overall financial wellness journey. During these conversations, we will address the immediate needs of our members and create a plan tailored to them to help them achieve their financial goals. Auto financing may be one of the methods used to pay down existing debt, receive cash out for projects, and to help members get a new or used vehicle. "Come have a conversation with an Orlando Credit Union team member and see how we can help you achieve financial wellness," says Cody Elvin, regional manager of retail operations at Orlando Credit Union.

To find out more information or to apply today, head to the Vehicle Loans tab on our website.

**Visit OrlandoCreditUnion.org for branch locations
and hours or call us at **407.835.3500** or **800.953.4567**.**

*Closing costs are paid by Orlando Credit Union (the "Credit Union") on Home Equity Loans of \$10,000 or greater. Loans paid off and/or closed within 36 months of the origination date will require the borrower to reimburse all closing costs paid by the Credit Union. Closing costs range from \$0 to \$2,800 if full appraisal and title insurance is required. Loans are subject to Credit Union membership, credit approval, and verification of information provided on the application. Terms and conditions are subject to change as anytime without notice.

**Please see Rewards Terms and Conditions located in the Rewards portal in online or mobile banking for complete details.

*Not available on current Orlando Credit Union mortgages. Applicable to primary residence properties only. Credit may be applied to loan costs that are charged at closing. May include customary third-party and government closing costs. All home lending products are subject to credit and property approval. Not all loan products and property types are eligible. Other restrictions may apply. Offer may be discontinued or changed at any time without notice. Offer may not be combined with other mortgage offers. Must be a member or qualify for membership with Orlando Credit Union. As a condition of membership, you must maintain an ownership share account with \$5 and a share savings account to be eligible for any other products and services.



Federally Insured by NCUA
NMLS #569755

