



ON THE MONEY

Live Your Life Moments with Orlando Credit Union

On the Money with Kaylee Greene

How Orlando Credit Union's Podcast is Guiding Listeners Toward Financial Wellness



Kaylee Greene

Orlando Credit Union's *On the Money with Kaylee Greene* is here with fresh insights and dynamic conversations, delivering the latest in financial trends and economic shifts. "What makes this podcast so compelling is the ever-evolving landscape of financial topics we explore," said Greene. "I've had the opportunity to dive into conversations about the Commercial Banking landscape, Mortgage Lending distinctions, and how Orlando Credit Union's commitment to service excellence empowers people to build wealth. With each episode, we bring new perspectives to help our listeners navigate their financial journeys."

"The challenge—and the opportunity—is translating complex financial topics into digestible, actionable insights," added Greene. "With the expertise of industry professionals, we break down the details to ensure listeners walk away with valuable knowledge they can apply to their own financial wellness," explained Greene.

"*On the Money with Kaylee Greene* continues to stand out as both informative and engaging," said David Duncan, Head of Marketing, Communications, and Public Relations at Orlando Credit Union. "With a strong lineup of topics ahead, plus Kaylee's journalism background and experience in television production, this podcast remains a best-in-class resource for financial education."

Now available on Spotify, iTunes, YouTube, and the Orlando Credit Union website, *On the Money with Kaylee Greene* is ready to take on a new chapter of discussions that matter. Orlando Credit Union, a full-service financial institution serving Central Florida from Daytona to Tampa, is dedicated to providing better banking solutions that empower individuals to live their life moments to the fullest.

Orlando Credit Union is here to help you utilize better banking solutions to be the leader of your financial future. Our service and product offerings are member-designed, enabling ease of banking and building wealth. Here we are #investinginU.

Enter to Win a \$1,000 lululemon Gift Card*



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Achieve financial and physical wellness. Activate an Orlando Credit Union Checking Account today.

*No purchase necessary. For drawing rules visit OrlandoCreditUnion.org/lululemon

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10% off Payroll Services for a Year.



*Terms & Conditions Apply.

Live Your Life Moments with Orlando Credit Union



Life happens in moments—some big, some small, but all meaningful. At Orlando Credit Union, we recognize that life moments aren't just major milestones like buying a home, getting married, or purchasing a new car. They also happen in the everyday—grocery shopping, dining out, or taking a road trip with friends. No matter the moment, **we're here for you.**

Every life moment, big or small, requires financial backing, and we're committed to supporting you along the way. Need a mortgage? Auto financing? A credit card that rewards your daily spending? Orlando Credit Union has the solutions to make your moments easier, more rewarding, and stress-free.

And when you're out living your life moments, make the most of them with **Orlando Credit Union's Rewards Program.** Earn and redeem points on the things you already do—like grocery shopping, dining out, or booking that next getaway. Because whether it's a milestone or just a Monday, **your moments matter.**

Wherever life takes you, Orlando Credit Union is with you. With our **Digital Branch**, you can bank at **AnyTime, in AnyPlace, at AnyPace**—ensuring you have access to your finances when and where you need them.

"In 2025, we want our members to feel supported in every aspect of their financial journey," said David Duncan, VP of Marketing, Communications, and PR for Orlando Credit Union. "From life's biggest milestones to everyday moments, we're committed to being there—offering solutions that help our members thrive," added Duncan.

Experience life's moments with Orlando Credit Union today. **AnyTime. AnyPlace. AnyPace.**

Save the date for our annual meeting!

Orlando Credit Union will be conducting its 89th Annual Meeting virtually or in-person. Please join members of the Orlando Credit Union Board of Directors on **Thursday, April 17, 2025, at 5:00 pm EDT.** Join us for a review of the credit union's success in 2024 and hear about the exciting things coming in 2025.

Live Your Life Moments with Fraud Prevention from Orlando Credit Union



Fraudsters are getting smarter, but so are we! At Orlando Credit Union, your financial security is our top priority. Staying informed about the latest scams is one of the best ways to protect yourself and your hard-earned money.

From phishing emails and phone scams to identity theft and card skimming, criminals are always looking for new ways to steal personal information. That's why we continuously update our members on emerging threats and best practices to safeguard their accounts.

Visit OrlandoCreditUnion.org regularly to stay informed about the latest fraud alerts, security tips, and ways to recognize suspicious activity. We also encourage you to enable account alerts, use strong passwords, and never share personal information over the phone or online unless you're certain of the source.

If you ever suspect fraudulent activity on your account, contact us immediately. Together, we can stay one step ahead of scammers and keep your finances secure. Stay vigilant, stay informed, and stay safe with Orlando Credit Union!

Live Your Life Moments with Credit Growth



Activate and originate an Orlando Credit Union **Secured VISA SMART Credit Card** today. Take steps to rebuild your credit & achieve your goals.



Adjustable-Rate vs. Fixed-Rate Mortgages: Which One is Right for You?

Buying a home is an exciting life moment, but it comes with important financial decisions—one of the biggest being what type of mortgage to choose. The two most common options are fixed-rate mortgages (FRMs) and adjustable-rate mortgages (ARMs). Each has its benefits, depending on your financial goals and how long you plan to stay in your home. At Orlando Credit Union, we're here to break down the differences so you can make an informed choice.

What is a Fixed-Rate Mortgage?

A fixed-rate mortgage offers stability and predictability. With this loan, your interest rate remains the same for the entire term—whether it's 10, 15, or 30 years. This means your monthly principal and interest payments will never change, making budgeting easier.

Best for:

- Homebuyers planning to stay in their home long-term.
- Those who prefer consistent, predictable monthly payments.
- Buyers who want to lock in a historically low interest rate.

- Pros:**
- ✓ Stability—your payment won't change.
 - ✓ Protection against rising interest rates.
 - ✓ Easier budgeting over the long term.

Cons:

- ✗ Slightly higher starting interest rate than an ARM.
- ✗ Less flexibility if interest rates drop (unless you refinance).

What is an Adjustable-Rate Mortgage (ARM)?

An ARM offers a lower initial interest rate for a fixed period—typically 5, 7, or 10 years—before the rate adjusts periodically based on market conditions. After the fixed period, your interest rate (and monthly payment) could increase or decrease depending on economic trends.

An ARM is best for:

- Buyers who plan to move or refinance before the rate adjusts.
- Those comfortable with potential rate fluctuations.
- Borrowers who expect their income to rise over time.

Pros:

- ✓ Lower initial interest rate compared to a fixed-rate mortgage.
- ✓ Potential savings during the introductory period.
- ✓ A good option for short-term homeowners or investors.

Cons:

- ✗ Payments can increase if interest rates rise.
- ✗ Uncertainty after the fixed-rate period ends.
- ✗ Requires monitoring market trends and possible refinancing.

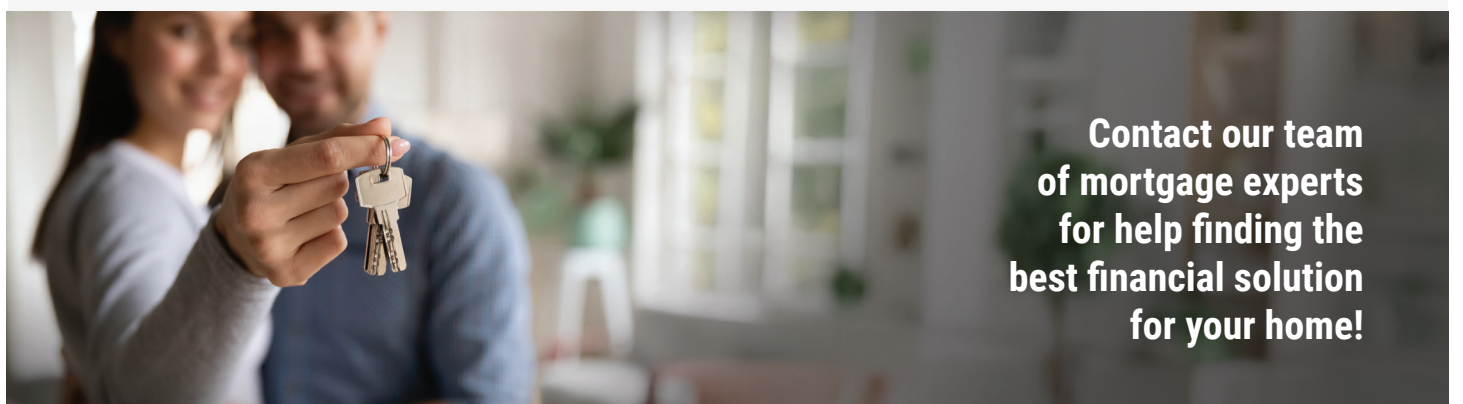
An ARM is a great option if you're not planning to stay in your home long-term or if you want to take advantage of a lower initial rate.

How to Decide Which Mortgage is Right for You

Your choice between a fixed-rate and an adjustable-rate mortgage depends on factors like your financial stability, future plans, and risk tolerance. If you want long-term security and predictable payments, a fixed-rate mortgage is likely the better fit. If you plan to move, refinance, or expect your income to grow, an ARM could provide upfront savings.

"Choosing between a fixed-rate and an adjustable-rate mortgage depends on your financial goals and homeownership timeline," said Melvin Ramen, Chief Lending Officer at Orlando Credit Union. "We work with our members to help them find the best loan option for their unique situation—whether they value stability or initial savings." added Ramen.

No matter which mortgage type fits your needs, Orlando Credit Union is here to help. Our team of mortgage experts will guide you through the process and ensure you find the best financing solution for your home.



Contact our team of mortgage experts for help finding the best financial solution for your home!

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

* The 10% Off Payroll for 12 Months Promotion (the "Promotion") will run from 2/1/25 - 3/31/25 (the "Promotion Period"), unless terminated earlier by Paychex® and is subject to the following terms and conditions. The Promotion will consist of a 10% discount on Paychex Flex Enterprise, Pro or Select Services for 12 months for Eligible Clients. An "Eligible Client" is a client that: (1) is a customer of a bank affiliate of Paychex during the Promotion Period; (2) is not currently receiving payroll processing services from Paychex or a Paychex affiliate; (3) elects either the Paychex Flex® Enterprise, Pro or Select payroll services package by entering into a service agreement with Paychex during the Promotion Period; (4) processes its first payroll with Paychex on or before 4/16/25; and (5) continues to process payroll with Paychex for twelve (12) consecutive months. Paychex will apply a 10% discount to an Eligible Client's invoice for payroll services in months 1-12 following the date when the Eligible Client processes its first payroll with Paychex. An Eligible Client must be processing payroll with Paychex in order to receive the discounted payroll services, and any unused month is not redeemable in U.S. currency or for any other entity. The Promotion only applies to payroll services, and Eligible Clients will be solely responsible for all fees due for services other than the payroll services. The Promotion cannot be combined with any other offer and is a limited time offer that is only available during the Promotion Period. Payroll processing services provided by Paychex, Inc., a third-party vendor. Paychex Flex® is a registered trademark of Paychex, Inc. Payroll services and special offers are provided by Paychex, Inc. and are subject to price changes by Paychex. Additional costs and restrictions may apply.



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