



ON THE MONEY

Be the Leader of Your Financial Future

On the Money with Kaylee Greene

Enhance Your Financial Insight:
Explore 'On the Money' with
Orlando Credit Union



Kaylee Greene

In today's dynamic financial landscape, staying informed is crucial for making sound decisions. Orlando Credit Union presents 'On the Money with Kaylee Greene,' a bi-weekly podcast designed to enlighten listeners on essential financial topics.

Hosted by Kaylee Greene, the podcast delves into subjects vital for understanding personal finances, from trends in Commercial Banking to Mortgage Lending distinctions. Each episode offers insights from industry experts.

Kaylee Greene, known for her journalistic background and Florida television experience, ensures each discussion is informative and engaging. The podcast breaks down complex financial concepts into actionable information, making financial literacy accessible.

David Duncan, Head of Marketing, Communications, and Public Relations at Orlando Credit Union, highlights the podcast's unique blend of education and entertainment. "It's aimed at providing practical financial guidance," Duncan notes.

'On the Money with Kaylee Greene' is available on popular platforms like Spotify, iTunes, YouTube, and the Orlando Credit Union website, ensuring easy access nationwide. Whether commuting, exercising, or relaxing at home, tuning in allows listeners to stay informed about their financial future.

Orlando Credit Union is committed to supporting members' financial well-being beyond banking services. "Our goal is to empower individuals with the knowledge they need to navigate their financial journey confidently," Duncan adds.



Explore 'On the Money with Kaylee Greene' and enhance your financial insight today at OrlandoCreditUnion.org. Discover what's 'On the Money' and leverage Orlando Credit Union's expertise to achieve your financial goals effectively. At Orlando Credit Union we're #investinginU.

Safeguard Your Finances: Essential Tips to Avoid Holiday Fraud

As the holiday season approaches, it's important to be vigilant against potential fraud scams that can threaten your financial security. With the increased popularity of online shopping and digital transactions, scammers are more active than ever, targeting unsuspecting consumers. Here are some common scams to watch out for and tips to keep your money safe:

- 1. Phishing Scams:** These scams involve fraudulent emails, text messages, or websites that appear legitimate, aiming to trick you into providing personal information such as passwords, credit card numbers, or Social Security numbers. Always verify the authenticity of any communication before clicking on links or providing sensitive information.
- 2. Fake Websites:** During the holidays, fake websites offering incredibly low prices on popular items may pop up. These sites often disappear after receiving payments, leaving shoppers empty-handed and out of money. Ensure the website is reputable by checking for secure connections (https://) and reading reviews from other customers.
- 3. Gift Card Scams:** Scammers may tamper with gift cards on store racks or sell counterfeit cards online. Only purchase gift cards from trusted retailers and verify the card's balance before use.
- 4. Payment Fraud:** Using insecure payment methods online can expose you to fraud. Always use credit cards or secure payment services that offer fraud protection.
- 5. Social Media Scams:** Be cautious of enticing offers or contests on social media platforms that require personal information or payment to enter. Verify the legitimacy of the organization or retailer before participating.

Protecting Yourself:

- **Verify Sources:** Double-check the legitimacy of retailers and websites before making purchases.
- **Secure Passwords:** Use strong, unique passwords for online accounts and enable multi-factor authentication when available.
- **Utilize Your Orlando Credit Union Credit Card:** Take advantage of Visa's Zero Liability Policy by using your Orlando Credit Union Visa Credit Card. This policy ensures you won't be held responsible for unauthorized charges made with your card, offering an additional layer of financial security.
- **Educate Yourself:** Stay informed about the latest scams and share information with friends and family to raise awareness.

By staying informed and practicing caution, you can enjoy a safe and secure holiday shopping experience. If you suspect fraudulent activity or have concerns about your accounts, contact your financial institution immediately. Remember, being proactive is the best defense against holiday fraud scams.

You're the Leader Behind the Steering Wheel with Auto Financing from Orlando Credit Union



Everyday rates as low as **5.49% APR*** on all auto financing loans

* APR = Annual Percentage Rate. Individual rates are determined by credit score and credit history. 5.49% APR for 24 months, payments equal \$44.10 per \$1,000 borrowed. Cost per thousand borrowed does not include title, taxes, insurance premiums, or any other applicable costs. Vehicle must be titled and registered in the state of Florida. Eligibility and Membership required. As a condition of membership, you must maintain an Ownership Savings Account with a \$5 minimum balance.

Maximize Your Spending this Holiday Season with Orlando Credit Union's Credit Card Rewards



Redeem rewards on gift cards, merchandise, travel, and more!**

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

Be the Leader of Your Workplace Banking

Earn \$250*** Cash Back

Today with Origination of an Orlando Credit Union Simple Checking Account Online.

LIMITED-TIME OFFER



Terms Apply.



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

***ELIGIBILITY REQUIREMENTS: Promotion valid for workplace banking members who join Orlando Credit Union and open a new Simple Checking online with a minimum recurring direct deposit of \$500 at the time of account origination. Members (primary and or joint account holders) who currently have or have had a membership with Orlando Credit Union within the past 12 months are not eligible for this promotional offer. This offer is subject to change at any time without notice. Your direct deposit must be an electronic deposit of your paycheck, retirement, pension, or government benefits (social security, disability, etc).
ADDITIONAL REQUIREMENTS: Subject to credit union membership eligibility, credit approval and verification of information provided on your application. As a condition of membership, you must maintain an Ownership Share Account with \$5. For a listing of all our fees, please refer to our Schedule of Fees.

Minimum balances: Minimum deposit to open a Simple Checking is \$25. There are no monthly service fees on Simple Checking accounts.
CASH BACK PROCESSING: To receive the \$250 cash back you must qualify and open a Simple checking account with a recurring direct deposit totaling \$500 or more at the time of account origination. Direct deposit must recur on a monthly basis during the first 90 days of account opening to qualify for the cash back. Cash back will be awarded after 90 days, if all requirements are met. The new account must be open, cannot be negative or be delinquent at the time we attempt to deposit any earned cash back payment.
Orlando Credit Union may report the value of any reward received from promotional offers to the Internal Revenue Service as required by law.



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