



ON THE MONEY

Achieving Your Financial Wellness & Dreams

Reaching Resolutions with Wow! Rewards



STUDIES HAVE SHOWN

that only **8%**
OF PEOPLE COMPLETE
THEIR RESOLUTIONS.

Are you looking for a way to be a part of that small percentage? Believe it or not, Our **Wow! Rewards** program offers many ways to help you achieve your New Year's resolutions through the vendors available through our everyday banking points redemption system. By earning points, you can redeem rewards to reach your resolutions.



SELF-CARE

Taking care of ourselves consists of prioritizing our minds and bodies by participating in an all-encompassing healthy lifestyle. This can be achieved by hitting the gym, cleaning up our diets, and even finding ways to relax. Through **Wow! Rewards**, you can redeem points for exercise equipment, gym memberships, healthy grocery options, and even spa certificates. Use your rewards to take care of yourself and start 2022 with a healthy mindset.



REVAMP YOUR WARDROBE

Have you noticed that one pair of jeans that keeps coming with you into each new year? A great way you can start new in 2022 is with a closet clean out. Unfortunately, clothing prices are not always cheap, and it is not always in the budget to revamp your closet. With **Wow! Rewards**, hundreds of retailers offer redeemable gift cards to make a new wardrobe possible for you. Start the new year stylish with **Wow! Rewards**.



TRAVEL MORE

If adding more travel into your lifestyle is your New Year's resolution, **Wow! Rewards** can make that happen. There are redeemable options for flights, hotels, and even cruises. With limitless possibilities, achieving any travel goals you may have in 2022 is easier than ever with the **Wow! Rewards** program.



Check out all of the new year's resolution tips online.

Scan the QR code or visit OrlandoCreditUnion.org/fitness-center/reaching-resolutions-with-wow-rewards to read more.

A Message From the CEO: One Step Closer to the Home of Your Dreams

As we close the chapter of 2021, we can now look forward to the many exciting possibilities a new year can bring. Looking back at the past two years, we have seen a variety of unpredictable changes in the world. Through these changes, we have learned to appreciate moments that make us happy, such as spending time with our loved ones. We have also learned the importance of cultivating a space that radiates positivity. With many of us spending a great deal of time at home over the past two years, it has become evident how much our personal space can impact our quality of life, productivity, and more.

At Orlando Credit Union, the importance of home has never been more appreciable, and we have made it our priority to create a seamless and smooth mortgage experience for our members. The credit union will be providing options including escrow, the ability to make principal payments online, and overhauling the mortgage products and processes to move members through the home-buying process with ease.

With so many accessible payment options, why is it that having our "dream home" may still feel so unattainable? Could it be the price tag? This year, we are thrilled to share that we are now offering a way to make that dream a reality with new conventional mortgages. We want to change the hopes of "someday" into the opportunities of "today" by offering these new products.

Our new conventional mortgage allows future homeowners to take out a loan worth up to 97% of the home's value. This option is beneficial for those who may have a good credit score but are struggling to produce liquid funds for a down payment. Additionally, the mortgage insurance will fall off once 21% of equity has been reached. This saves future homeowners from having to refinance or pay off the mortgage insurance for the life of the loan.

Walking through the front door at the end of a long day, we want to be greeted with a space that offers comfort and safety. It is a place to share memories with family and relieve stress. The importance of finding a home that offers those things is priceless, so don't let a price stand in your way. We often discuss resolutions at the beginning of a new year, so resolve to make 2022 the year that you create the perfect livable space for yourself and your family.



Suzanne Weinstein
President & CEO

IMPORTANT INFORMATION & NOTICES

BOARD OF DIRECTOR ELECTION AND ANNUAL MEETING NOTICE:

All members of Orlando Credit Union are invited to the 86th Annual Meeting of Orlando Credit Union. The 86th annual meeting will be conducted virtually and in-person at 5:00 pm on Thursday, April 21, 2022, at the Sodo branch, 945 South Orange Avenue, Orlando, FL 32806. Information and registration will be posted on our website.

Volunteer to serve on Orlando Credit Union's Board of Directors or Supervisory Committee. To be eligible, a prospective candidate must be a member in good standing of Orlando Credit Union, at least 18 years of age, willing and able to serve if elected. Board members are volunteers and are not paid for their time or service. Filing forms are available for download from our website or at any of our branch locations.

Late filing notice:

After 4 p.m. on Friday, January 14, 2022, members may have their names placed on the ballot by submitting a petition signed by at least 246 members in good standing. Petitions must be received by the Secretary of the Board of Directors no later than March 11, 2022. The names of those members nominated and the voting instructions will be available in 2nd Quarter's Edition of the "On the Money" newsletter.

IMPORTANT CHANGE IN TERMS NOTICE EFFECTIVE 02/01/2022:

LIMITATION OF SERVICES; MEMBER IN GOOD STANDING

We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; your account is not in good standing; or as otherwise permitted by law. Your account is not in good standing if 1) you are 30 days delinquent on any loan with the Credit Union; 2) you have caused any financial loss to the Credit Union; 3) you have any unresolved non-sufficient fund item outstanding, whether in regard to a deposit or otherwise; 4) you have any unpaid Credit Union fees or costs, including Safe Deposit Box fees owed to the Credit Union; 5) you have a negative balance on any account with the Credit Union; 6) you have committed fraud; 7) you have filed bankruptcy with us; 8) you have any legal orders outstanding on any account.

KEEPING YOUR ORLANDO CREDIT UNION ACCOUNTS ACTIVE:

We understand that accounts may go unused for many different reasons. You may have moved or simply forgotten you have an account with us. While we hope you will continue to use our services, we want you to keep your account active to avoid dormancy fees, and eventual escheatment to the State of Florida.

If your account has not had any activity such as a deposit, withdrawal, or loan payment, within a 12-month period, your account is considered dormant. After five (5) years of inactivity and no communication with Orlando Credit Union, we are required by state law to turn your account balances over to the State of Florida. For more information, please visit www.fltreasurehunt.gov.

BUY YOUR DREAM CAR & GET 1% CASH BACK**

Plus, no payments for **90 days*****

Apply online today to get pre-approved and make car shopping a breeze.

You can afford to upgrade your ride!

Whether it's that new electric SUV you've been eyeing or a practical sedan to get you from point A to point B, we've got you covered with low rates, flexible terms, and advice tailored to your needs.



SAVINGS

Get **1% Cash Back*** and **NO PAYMENTS** for 90 days.**



LOW RATES

Our goal is to provide you with the lowest rates possible based on your credit history.



FLEXIBLE TERMS

Let us find you the terms and payments that work for your budget.



TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS
[TaxServices.LoveMyCreditUnion.org](https://taxservices.lovemycreditunion.org)



LOVE MY CREDIT UNION

Ever notice that the large banks have branches all over town?

Orlando Credit Union you've got access branches wherever you live, work or play—that's over 5,500 credit union branches nationwide!

To find the nearest branch:

- Visit OrlandoCreditUnion.org/atm-branch-locations
- Download the **CO-OP Shared Branch app**
- Call **888-748-3266**
- Text a Zip Code to **91989** to find nearby Shared Branch Locations (SB = Shared Branch SBX = Shared Branch express)



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

*Applicable to minimum financing term of 24 months. Financing and rates are based on creditworthiness, term and year of vehicle. The cash back is paid based on 1% of the total loan amount financed, not including any add-on products such as mechanical repair insurance. The cash back will be deposited into the member's account within 30 days of the loan funding. Existing Orlando Credit Union vehicle loans are NOT ELIGIBLE for these offers. Offer not valid with other Orlando Credit Union promotional offers. If the loan balance is repaid in less than 24 months from the date of loan closing, the 1% Cash Back must be repaid to the Credit Union. The cash back amount will be added to the loan balance, and the then-current loan balance must be paid in full before (a) the loan will be deemed paid in full and (b) any lien on the loan collateral will be satisfied. All loans subject to credit approval. Cash back amounts are subject to all applicable taxes and are the responsibility of the member. If you participate in this offer, you may receive Form 1099 MISC at year-end for tax purposes. Certain terms and restrictions apply. Applicants must qualify for membership. As a condition of membership you must maintain at least \$5 in your Ownership Share Account. Offer valid December 1, 2021 through January 31, 2022 only.

**First payment will be due 90 days from loan origination. Interest will begin accruing as of the loan origination date, which will result in paying a higher total finance charge and will extend the loan term. Offer expires January 31, 2022. Offer not available on terms less than 24 months. Existing Orlando Credit Union vehicle loans are not eligible for this offer.

Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.



Federally Insured by NCUA

