

APPLY TODAY FOR A CONVENTIONAL OR REFINANCED MORTGAGE

Take advantage of this limited-time
0.25% APR discount.



A LETTER FROM THE PRESIDENT & CEO



With joy and gratitude, I would like to thank you for being a part of our credit union family. I hope this message finds you well after the holiday season, and as we embark on a brand new year, I would like to wish each of our members a happy and healthy 2019.

We accomplished quite a lot in 2018, all while our emphasis on education remained strong.

Rather than focus on all of the new products or services we created, I want to highlight that we are enhancing our decision process. This past year, we launched a Member Experience department to allow us to utilize even more member input in decision-making going forward. This, coupled with our increased focus on business intelligence, will allow us to utilize data analytics to make important choices for the credit union, while putting our members at the forefront.

Ever devoted to education, we introduced new professional development opportunities for our team members to ensure they are well-informed and well-attuned to serve your ever-changing needs. Of course, providing financial education to our community has always been a priority of ours as well, and we were proud to do so once again thanks to our partnerships with local schools, colleges, universities, and business owners.

2018 was a successful year for CFE, but we have an even brighter future ahead. As the financial landscape continues to grow and evolve, CFE will continue to grow and evolve alongside it.

Established by Orange County teachers in 1937, we have a rich heritage in education in Central Florida. We have always been passionate about empowering our members with the financial

knowledge they need to achieve their goals. As a strong, secure credit union, we are ready to grow beyond the counties where we have branches today, in order to welcome more members and become more accessible to our community.

To do so, CFE will pursue a state charter in 2019, while maintaining federal insurance. This provides flexibility and security, while simultaneously allowing us to enable more people to reach and surpass their financial goals. By changing our charter, we are unlocking new opportunities to provide even better service and additional benefits for more people. Yet, our dedication to providing exceptional service through financial education remains at the core of who we are and why we exist.

Though this growth will bring new opportunities for CFE, our continued focus will be adding value for our members, enriching their lives, and doing more to serve our community. We will continue to partner with the school districts, higher education institutions, and non-profit organizations that support children and education. We will continue to increase the ways we serve you by enhancing our services, locations, and technology. We will continue to bring more innovation and positivity to your banking experience. We will continue to do more, for you.

For more than 80 years, you've been able to count on us to be there for you to help with your most important financial needs. Now, with great growth and opportunity on the horizon, you can count on us to continue delivering on our promise to you while adding new ways to enhance your experience. Working together with – and for – you, this will indeed be a year full of wonderful new additions for all of us.

We look forward to continuing to serve you in 2019. Thank you for your membership.



Kevin Miller
President & CEO

ANNUAL MEETING ELECTION NOTICE

Join us for our 2019 annual meeting, which will be hosted at the CFE Operations Center's Joseph A. Melbourne Community Room in Lake Mary on Tuesday, April 9, 2019 at 7 p.m. The following members have been nominated to fill three positions on the Board of Directors.

MARY LYNN WILLIAMS



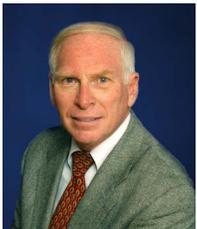
Mrs. Williams has served on the Board of Directors of CFE Federal Credit Union for 47 years, including 10 terms as Chairperson of the board and continues as the current Chair. She has served previously on the Finance, Marketing, and Strategic Planning committees and as 1st Vice Chairperson of the board. Mrs. Williams retired from Orange County Public Schools after 30 years of service. After retirement she substituted for Orange County Public Schools and has taught ESOL at many business worksites. Mrs. Williams also serves as a liaison between the board for the Orange County Retired Teachers Association and the credit union and belongs to CTA-R. She earned her Bachelor of Science degree in Education from Florida State University and her Master's degree from the University of Central Florida.

MICHAEL E. ANGEL



Mr. Angel has served on the Board of Directors of CFE Federal Credit Union since 1991. He is the current Treasurer of the board and Chairman of the Finance committee. He also serves on the Marketing, Budget, and Human Resources committees. He has served as 2nd Vice Chairman, Secretary, and Chairman of the Marketing, Human Resource, and Delinquent Loan committees. Mr. Angel has proudly served in the U.S. Navy (submarine service) and since college has been teaching for over 30 years. He has taught in Broward, Seminole, and Orange Counties and retired from Orange County Public Schools in 2014. He earned his Bachelor of Arts degree in Education from Florida Atlantic University. Mr Angel is a NAFCU Certified Volunteer Expert.

LAWRENCE H. GOLUB



Dr. Golub has served on the Board of Directors of CFE Federal Credit Union since 1991. He has served as the 1st Vice Chairman and Treasurer of the board and Chairman of the Finance committee. He currently serves on the Finance, Budget, and Human Resources committees. Initially serving in the U.S. Air Force, Dr. Golub is retired after 35 years in dentistry with 30 years practicing as a specialist in Endodontics in Orlando. He served two terms on the board of the Orange County Dental Society and one year as alternate delegate to the rules committee of the State Board of Dentistry. He attended the University of North Carolina and Washington College in Maryland. Dr. Golub earned his DDS from Georgetown University, School of Dentistry and his Certificate in Endodontics from the University of Detroit, School of Dentistry. He has participated in

Habitat for Humanity projects and, for the past 12 years, he has served as a trained volunteer firefighter and first responder. In 2015, Dr. Golub established a scholarship endowment at Washington College under the title "The Chesapeake Semester" for the socio-environmental study of the Chesapeake Bay and its past and present inhabitants.

PURSUANT TO THE BYLAWS:

Since there is only one nominee for each position to be filled, if there are no further nominees via the petition process, the election will not be conducted by ballot. If the petition process provides additional nominees, the election will take place via ballot at all credit union branch offices during normal business hours on Wednesday, March 27, 2019.

NOMINATION BY PETITION:

Article V, Section 1 of the Bylaws allows for nomination by petition. Petitions will be available in the office of the Board of Directors (contact Jennifer Fowler at 407-896-9411 or 800-771-9411 outside Orlando, extension 2202) as of Thursday, January 3, 2019, for anyone interested in being nominated by petition. The process provides that such nominees collect the verifiable signatures of 500 members and return such to the Board of Directors' office by Monday, February 4, 2019.



CFE PRESENTS THE 2019 RENOVATE TO EDUCATE CONTEST

Do you or does someone you know work as a public elementary school teacher in Orange, Osceola, Seminole, or Lake County? If so, they may want to consider applying for CFE's Renovate to Educate Contest by February 15, 2019.

Public school teachers are often financially responsible for providing their classrooms with the most basic materials, including pencils, markers, paper and other educational tools. The financial demand public teachers experience teaching Central Florida students can present a challenge for teachers with less-than-luxurious salaries.

It goes without saying CFE appreciates the work Central Florida teachers perform each year. As a way of saying thank you to our public elementary school educators, **CFE will renovate four selected teachers' classrooms during the summer 2019.**

Contest Details:

- The contest is open to public elementary school teachers
- One winner will be selected from each of the following counties: Orange, Osceola, Seminole, Lake
- Contest winners will receive a classroom renovation (up to \$2,000 per classroom)
- CFE will partner with students from Seminole State College's Interior Design program to design and renovate classrooms
- CFE will present winning teachers with a renovated classroom in August 2019

CFE proudly supports public education in Central Florida. If you or someone you know has a dream classroom renovation in mind, let us know what that dream looks like and how a renovation will help support the goal of teaching students.

To learn more about the 2019 Renovate to Educate Contest and apply, visit mycfe.com/renovate.



SAVE THOUSANDS IN INTEREST ON YOUR DREAM HOME

Take advantage of this limited-time 0.25% APR discount on a new or refinanced mortgage.*

You probably know CFE offers competitive rates on popular mortgage products, but did you know we are making those rates even lower with our limited-time 0.25% APR discount for new conventional mortgages and refinancing?

So, what does it mean to save 0.25% on interest over the course of a 30-year fixed-rate mortgage? Let's say you're putting in an offer for a \$300,000 home with a 20% down payment – taking advantage of this promotion would save you more than \$15,000 in interest over the lifetime of your mortgage!

Lower monthly payments and less money spent on interest means you can do those renovations you've always wanted or save for your next big purchase. At CFE, we work hard to help make your financial goals become a reality and this rate discount is just one of those ways.

To learn more or take advantage of this promotion, please visit mycfe.com/mortgagediscount or your local branch. You can also call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando to learn more.

**This offer requires monthly direct deposits into a CFE checking or savings account prior to the closing of your loan. The minimum required direct deposit amount is \$500.00. Loans are granted based on creditworthiness and the ability to repay. Offer only valid for 10, 15, 20, and 30 year conventional mortgages. This offer excludes existing CFE mortgages, Low Closing Cost Mortgages, Home Equity Loans, and Government Loans. Mortgages are underwritten to secondary market standards. Secondary market guidelines may require adjustments to interest rate, points paid, or amount of down payment. Your rate, points, and closing costs may vary based upon loan features, geography, and/or other terms and conditions. Additional adjustments may be applicable based upon credit history, property value, mortgage product, property type, or other factors. Other restrictions may apply.*

REWARD YOURSELF WITH A CFE VISA® PREMIER CREDIT CARD



If you have yet to apply for a CFE Premier credit card, now is a great time to do so. Shoppers that reach for CFE's Premier Rewards or Premier Cash credit card are rewarded with additional CU Rewards points or a cash rebate. You can even transfer your current credit cards' balance to the Premier credit card!¹

Consider the following special introductory offers:

Premier Cash Offer - Make \$500 or more in purchases during the first three months from account opening to receive a \$100 cash rebate.

Premier Rewards Offer - Make \$1,000 or more in purchases during the first three months from account opening to receive 10,000 bonus points.

Visit mycfe.com/premier and apply today to begin enjoying Premier credit card privileges and special introductory offers.²

¹Balances cannot be transferred from any other CFE loan. ²Minimum credit line of \$5,000 required to receive a CFE Premier credit card.

Premire Credit Card Reward Structure & Benefits

Earn the following with the Premier Cash credit card:

- 3% on gas
- 2% on groceries
- 1% on everything else

Earn the following with the Premier Rewards credit card:

- 5 points per \$1 spent on special quarterly categories
- 3 points per \$1 spent on travel
- 2 points per \$1 spent on gas & groceries
- 1 point per \$1 spent on everything else

Standard benefits for both cards include:

- Free fraud monitoring
- Signature Concierge and Perks
- Cell Phone Protection
- Cardholder Inquiry Service
- Roadside Dispatch Assistance
- Auto Rental Collision Damage
- Improved Redemption Options

APPLY FOR THE 2019 JOSEPH A. MELBOURNE, JR. SCHOLARSHIP AWARD

CFE supports our members' pursuit of education and the life-long benefits that accompany it. The 2019 Joseph A. Melbourne, Jr. Annual Scholarship program will award six undergraduate scholarships - worth a total of \$10,000 each - to six graduating high school seniors and two masters-level scholarships - worth \$2,500 each - to CFE members with accounts in good standing.

Members interested in applying for the scholarship should visit mycfe.com/scholarship to access and complete the application online.

Applications will be accepted until Friday, March 1, 2019.

Winning scholarship recipients will be notified by Friday, March 29, 2019.

Apply today: mycfe.com/scholarship

MEET OUR NEW MEMBERS™ FINANCIAL SERVICES ADVISOR



CFE is pleased to introduce our newest MEMBERS Financial Services representative, Rob Mazur, who recently joined the partnership. Rob is based in our Clermont Branch and is available to help CFE members in Pine Hills, Forest City, Fern Park, Leesburg, Longwood, Orange City and MetroWest.

With over 20 years experience in the Financial Services Industry, Rob is a welcome addition to the CFE community. Please join us in welcoming Rob!

To make an appointment, call 407-228-7600 during normal business hours.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

FR-2297154.1-1018-1120





5 COMMON FEATURES OF THE BEST BALANCE TRANSFER CARDS

Are you considering transferring your credit card balances to a new card? It can be a good decision, especially if you are tired of juggling multiple monthly payments. Those who have improved their credit scores can benefit greatly from doing a balance transfer, as they may be able to qualify for a better interest rate than what they currently have.

Before you transfer your balances, you should know what the best balance transfer cards have in common. They're not all the same, and educating yourself can help you make the best decision for your circumstances.

With that in mind, here are 5 common features of the best balance transfer cards.

1: A Low or No Introductory APR:

The first thing to consider is your APR. There's no point in transferring your balances if you can't get a better rate.

It's very common for balance transfer cards to offer a very low APR to start, or even no APR. However, these introductory rates don't last forever, so make sure to read the fine print.

Check out the section that explains the APR, and look to see what it will become when the introductory offer expires. You should expect some increase, but make sure that it doesn't jump 20 points before you commit.

2: Sufficient Time to Pay Your Balance at the Introductory Rate

The whole point of transferring your credit card balances is to be able to pay them off at a low interest rate. The length of time that your introductory low or no APR offer lasts can vary from card to card.

Ideally, you want an introductory period between 12 and 18 months. That gives you sufficient time to pay down your balance at the introductory APR, but it allows the lender some protection if it takes you longer than that.

Of course, you'll want to weigh the length of the introductory period against other features of the card. In some cases, it may be preferable to agree to a shorter period in return for other perks.

3: A Low Transfer Fee

Most balance transfer cards charge a fee for the amount being transferred. The standard fee is typically around 3% of your transferred balance. However, some are lower – and some may have no fee at all.

Compare your options and then, talk to the credit card issuers to see if there's any wiggle room. Some companies may agree to waive the fee if your credit is excellent. That means a score of 750 or higher. Others may be willing to agree to a reduced fee.

Some credit card features aren't negotiable, but the transfer fee is worth asking about. You might be able to save some money.

4: A Sufficient Limit to Cover Your Transfer (and Then Some)

The percentage of credit you utilize determines 30% of your FICO score. If you're going to transfer your balances to a new card, you want to make sure that the limit on your new card is high enough to cover the balance you're transferring with room to spare.

Think about it this way. If you transfer a balance of \$3,000 and the limit on your new card is \$3,000, you've maxed out your card as soon as the transfer is complete. That will impact your credit score, and your credit score should take precedence.

You might not know ahead of time how much you'll be approved for, but it's a good idea to call the credit card company and ask what their typical limits are. Do this before you apply, and you'll reduce the risk of running into a problem when the transfer happens.

5: Loopholes

While some balance transfer credit cards are straightforward, others might have some surprising loopholes hidden in the fine print. Here are some examples:

- A statement that the introductory APR applies only if you pay off the transferred balance in the introductory period. If you don't, the new APR will be backdated to cover your transferred balance. This isn't common, but it's important to read everything to make sure you're not going to be penalized.
- A provision that nullifies the introductory APR if you miss a payment or blow through a grace period. Some companies leave themselves an out in case a new customer doesn't pay on time, and this is one that can cost you a significant amount if you're not careful.

While loopholes like these aren't included in every credit card, you can't afford to skip reading the fine print. If you're unsure what something means, go back to the company and ask before you complete your application.

Transferring your credit card balances to a new, low-interest card might be the best thing you can do for your credit. The key is to read the fine print, ask questions, and don't move forward until you understand what having that new card will mean.

If you have any questions, don't hesitate to call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando.



ATTENTION E-STATEMENT MEMBERS: UPDATE YOUR EMAIL ADDRESS TO RECEIVE ELECTRONIC ACCOUNT NOTIFICATIONS

Starting in 2019, members who choose to receive e-Statements will no longer receive paper statements. Only electronic statements will be sent to members choosing to use e-Statements.

Electronic notifications will replace delivery of paper notifications unless otherwise requested by CFE members. The credit union's efforts to move away from paper notifications reflects current industry practices and will take place over the course of 2019.

Update or Confirm Your Email

To access your email address with CFE and ensure delivery of important notifications, visit Online Banking and select in the left hand column, **My Profile -> Change Settings -> Change Email Address.**

For assistance, call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando.

WORK SMARTER, NOT HARDER WITH A CFE BUSINESS REWARDS CREDIT CARD

Operating a business – large or small – requires many day-to-day purchases across departments and people. Streamline your expense management and get the purchase flexibility needed for financial efficiency with a Business Visa® Credit Card from CFE.

Plus, earn 1.5 reward points for every \$1 spent on absolutely any purchase. From office supplies to travel expenses, your business will earn reward points that can be applied to many retailers you use every day.

As an introductory offer, you will earn 20,000 reward points after spending \$5,000 within the first three months of using your business credit card. That's more than double the points you would earn normally!

Earn reward points, protect against fraudulent purchases, and save big with CFE's competitive business credit card rates. To learn more about this offer or to apply today, please visit mycfe.com/businessrewards or your local branch. You can also call us at 407-896-9411.

FIGHT THE POST-HOLIDAY CREDIT BLUES

CFE's 1.99% APR Balance Transfer Promotion

Pay down your debt at a low 1.99% APR¹ for 12 months with CFE's Balance Transfer Promotion.

- No balance transfer fees
- No annual fees
- No cash advance fees
- 3% foreign transaction fee applies to all international transactions²
- Post-promotional rates are 10.75% APR to 17.75% APR

To apply, call the Contact Center or visit any CFE branch location.

¹Annual Percentage Rate. Certain restrictions apply. Offer ends February 28, 2020. Post promotional rates range from 10.75% APR to 17.75% APR.

²Foreign transaction fee waived on the Premier Rewards credit card. Minimum credit line of \$5,000 required to receive a CFE Premier credit card.

MEMBERS SAVE UP TO \$20 ON TURBOTAX, THE TAX SOFTWARE THAT HAS YOU COVERED

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a CFE Federal Credit Union member you can save up to \$20 on TurboTax this tax season.

- Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for, so you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

To access the member discount, visit mycfe.com/discounts.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.





GET INTO YOUR 'FOREVER HOME' WITH CFE'S FIRST-TIME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM

FIVE BENEFITS OF BILL PAY TO CONSIDER

Online bill pay services offer a convenient, safe and inexpensive way to ensure that your bills are paid on time by setting up an account to make one-time or recurring payments. If you have bills from several different sources—and most people do—online bill pay is worth the time and potential to set up. The source of funds for the payments is usually a checking account, but some bill pay services also work with credit cards. All bills and transactions are accessed and processed through the bill pay service website. The following are five great reasons to consider using Bill Pay in 2019.

- 1. Convenience:** Paying all your bills from a central location makes the coordination of payment for various bills much easier. With only one location to log into, there's no need to remember multiple passwords for different website. Quite often, whether you receive your bills electronically or by mail, you can utilize online banking to schedule payments. After scheduling a payment, the banking institution will either pay those companies electronically or send them a paper check.
- 2. Increased Security:** Financial institutions now use the best security protocols to help keep your transactions secure. Several methods are incorporated into bill pay services to keep your information safe, including: usernames and passwords, security layers that help in preventing outsiders from attacking, encryption processes that keeps your data hidden during electronic transit, and automatic sign off if your online session is idle for too long.
- 3. Manage Your Money Better:** When you make use of electronic bill pay, at a glance, you can check account balances and determine whether your bill payment has been scheduled and paid. Other benefits include: searching specific payments online, accessing online payment history, setting up email alerts that keep you posted about scheduled payments.
- 4. Time is Money:** Save yourself the cost of spending your valuable time on something as unfulfilling as paying bills when you would rather be spending time with your family and friends. Once you have the electronic bill payment service setup in online or mobile banking, it takes just minutes to pay your bills.
- 5. Easy Consolidation:** Using an online bill pay service allows you to consolidate your bills in one place. Your bills are collected and emailed to you and then posted to your account. From there, they can be automatically paid from your account on the dates you specify.

Saving for a down payment and closing costs can be a huge stressor for families looking to purchase their first home. At CFE we look for ways to add value to our members' lives and help make their financial goals become a reality. This is why we are offering a First-Time Homebuyer Grant that provides access to matching funds to cover the costs of getting into your forever home.

For every \$1 you contribute to the down payment and closing costs, you can receive up to \$4 in matching funds – that's a maximum of \$5,000. Paired with our First-Time Homebuyer mortgage, that grant can go a long way to reaching the minimum 3% of the purchase price down on a home.

Here are some of the other qualifications you must meet to participate:

- Contribute at least \$1,000 toward the purchase of the home
- Occupy the home as a primary residence for at least five years
- Complete a homebuyer education and financial literacy course

To learn more or take advantage of this program, please visit mycfe.com/mortgagegrant or your local branch. You can also call us at 407-896-9411.

TAKE ADVANTAGE OF CFE BILL PAY TODAY

Shorten your monthly to-do list, sign up for Bill Pay with CFE, and pay your monthly expenses within Online Banking. Bill Pay is an easy to use feature inside CFE's Online Banking.

You can assign payees, create recurring payments, send money from person to person, and many more features with Bill Pay offered by CFE. Avoid running around or jumping from site to site to pay your monthly expenses and simplify everything into one place.

- **Save money:** Paying bills online saves on postage, envelopes, late fees and checks. If you pay just 10 bills per month, you can easily save over \$110.00* per year.
- **Stay organized:** Your payment history is stored in your online account, so you won't have to sort through paper receipts or visit multiple websites to access past transactions.
- **Help the environment by saving paper:** With Online Bill Pay, there are no checks to write or envelopes to mail. That's good news for you and the environment.

To sign up for CFE Bill Pay, visit Online Banking and select **Pay Bills** in the left hand column and follow the prompts.

**Savings are approximate and based upon the average annual cost of stamps, envelopes and checks required for paying 10 bills per month. \$8 monthly fee applies after 90 days of inactivity.*



CFE STUDENT ASPIRE ACCOUNTS: DITCH THE FEES AND **EARN \$50** AUTOMATICALLY AFTER YOU OPEN YOUR FIRST NEW CFE ASPIRE ACCOUNT.¹

As a student, you don't want to pay fees for using your bank account. That's why CFE's Aspire Checking accounts are designed with students in mind.

Now you can spend less time concerned about your finances and more time focusing on the important things in life as a student—like studying and getting homework done. **Just open your first new Aspire Checking account with CFE and we'll deposit \$50 into it.**

Aspire Account features and benefits include the following:

- Waived membership fee
- Waived minimum share balance fee²
- First \$5 funded by CFE³
- No money required at account opening
- Complimentary money orders
- Four foreign ATM withdrawal fees refunded monthly⁴
- Complete an online financial fitness course and become eligible to apply for:
 - \$500 partially secured Platinum Credit Card. Higher credit line based on qualification
 - 0.15% auto loan rate discount

Apply Now

Apply for an Aspire Account today! Be sure to use promotional code **ASPIRESRING19** to receive your \$50. With CFE, there are no catches. It's that easy.

¹Limit one per member. Certain restrictions apply. If the account is closed within 90 days, the account holder will reimburse the credit union the coupon amount. Membership requirements apply. Deposits and transfers will qualify. ²Waived minimum share balance fee 5 years from the date the account is opened with a valid student ID. ³Share Savings Account opening \$5.00 paid by CFE. ⁴A surcharge still applies.

EVENTS & FINANCIAL EDUCATION

JOIN US FOR OUR UPCOMING SHRED-A-THON EVENT

If you have documents that need to be shredded or electronics that needed to be recycled, visit our Operations Center (1000 Primera Blvd., Lake Mary, FL 32746) on Saturday, March 30, 2019 from 10 a.m. to 2 p.m.

Please keep the following in mind:

- Document shredding containers should not weigh more than 35 lbs. or contain foreign objects
- CFE is unable to accept CRT monitors and tube-style televisions
- All hard drives in equipment will either be erased or shredded by Orlando Recycles, Inc.

Visit mycfe.com/shred for additional details.

UPCOMING SEMINARS AND WEBINARS

Visit mycfe.com/seminar to additional details and to **RSVP** for the below events:

Financial Literacy

The Center
946 N. Mills Avenue, Orlando, FL 32803
For parking: CFE Mills Branch
947 N. Mills Ave Orlando, FL 32803
Tuesday, February 12, 2019 | 6:30 p.m. to 7:30 p.m.

Estate Planning Seminar

Ronald Blocker Education Leadership Center
445 West Amelia Street, Orlando, FL 32801
Monday, April 8, 2019 | 6:30 p.m. to 7:30 p.m.

No RSVP needed, walk-ins are welcome for the below events:

Understanding Credit Seminar

St. Cloud Library
810 13th Street, St. Cloud, FL 34769
Friday, February 22, 2019 | 10:00 a.m. to 11:00 a.m.

Home Buying 101 Seminar

Hart Memorial Library
211 E. Dakin Avenue, Kissimmee, FL 34741
Tuesday, March 19, 2019 | 6:00 p.m. to 7:00 p.m.

Board of Directors

Mary Lynn Williams, Chair
Errol L. Greene, 1st Vice Chairman
Richard L. Collins, 2nd Vice Chairman
Janet E. Bush, Secretary
Michael E. Angel, Treasurer
Lawrence H. Golub, Director
Dale C. Kelly, Director
Naval Modani, Director
Ronald J. Person, Director

President & CEO

Kevin S. Miller

Supervisory Committee

Marie Wishau, Chair
Cary D'Ortona
Ketsia Nortelus
Kimberly Davis Marten
Brenda Jackson

FUN BUCKS

On Saturday, September 29, Fun Bucks were deposited in all qualifying youth accounts. As a reminder, all earned Fun Bucks are deposited on the last business day of each quarter.



CONTACT US

Main Number.....407-896-9411 E-mail: info@mycfe.com
Toll-Free Number.....800-771-9411 Website: mycfe.com
Facebook: [facebook.com/mycfe](https://www.facebook.com/mycfe)
Twitter: twitter.com/mycfe
Instagram: [instagram.com/mycfe](https://www.instagram.com/mycfe)
Fax.....407-333-7920
TDY.....711

WRITE US

CFE Federal Credit Union
P.O. Box 958471
Lake Mary, FL 32795-8471

To contact a Director or Committee Member:
P. O. Box 951504
Lake Mary, FL 32795-1504

Federally insured by NCUA Equal Housing Lender

HOLIDAY CLOSINGS

NEW YEAR'S DAY

Tuesday, January 1, 2019

MARTIN LUTHER KING, JR. DAY

Monday, January 21, 2019

PRESIDENTS' DAY

Monday, February 18, 2019