

# ITEMS OF INTEREST

FALL 2019

## Rate Board~

<u>Autos:</u>	<u>New</u>	<u>Used</u>
24mos 2005-2019	3.25%	4.25%
36mos 2004-2019	3.50%	4.50%
48mos 2013-2019	3.75%	4.75%
60mos 2014-2019	4.25%	5.25%
72mos 2016-2019	4.75%	5.75%
84mos 2018-2019	6.00%	7.00%
<u>Recreational Vehicles</u>	<u>New</u>	<u>Used</u>
24mos 2004-2019	5.250%	6.25%
36mos 2004-2019	5.50%	6.50%
48mos 2013-2019	5.75%	6.75%
60mos 2014-2019	6.25%	7.25%
72mos 2016-2019	6.75%	7.75%
84mos 2018-2019	8.00%	9.00%
120mos New & Used Campers Only	8.00%	9.00%
<u>Signature Loan:</u>	13.00%	
<u>Share Secured Loan:</u>	Dividend Rate + 2.00%	
<u>OD Line of Credit:</u>	15.0%	

\*\*Deduct .25% with an ORLEX checking account.

Mortgages: Please call for current rates.  
Credit Cards: Rate is based on credit score.  
Deposit Rates:

Shares:	.25%apy	.25% rate
Clubs:	.25%apy	.25% rate
CD's: 6 months	1.50%apy	1.50% rate
12 months	2.01%apy	2.00% rate
Money Market:	.35%apy	.35% rate

(Effective Date: 09/10/19. All rates subject to change.)

## CONTACT INFORMATION:

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Supervisory Committee:

Patricia Mayhew, Chairperson

117 Main Street

Derby, VT 05829

## COMING SOON:

### Mobile Deposit Capture!

In your ORLEX app, deposit checks by taking a picture with your smart phone!

### Follow us on Facebook!

Like & Share ☺

### Download the ORLEX App!

#### Available in Apple App Store and

Google Play. Enrollment in Virtual Branch Online Banking is required. Use your Virtual Branch User ID and Security Code for instant access to your ORLEX accounts!

### ORLEX Debit Cards:

Our debit cards include fraud prevention chip technology. Sign up for an ORLEX debit chip card for convenient access to your accounts!

### eStatements:

Available in VIRTUAL BRANCH

### Services ~

New & Used Auto Loans, Signature Loans, Share Secured Loans, Mortgages, Overdraft Protection, Online Banking, Savings, Clubs, Checking, Debit Cards, Certificates of Deposit, Money Markets, On-site ATM Statewide surcharge-free Falcon Network ATM's Nationwide surcharge-free COOP Network ATM's Direct Deposit & Debit, Auto Payment Member Referral Program, Loan Discount Program Online Services: Online Banking, Check Re-orders, Loan Payment Calculator, e-Statements

### Dates to Remember~

The office will be closed:

Columbus Day: 10/14/19 Veteran's Day: 11/11/19

Thanksgiving Day: 11/28/19 Christmas Day: 12/25/19

Closing early Christmas Eve(1pm) & New Year's Eve(3pm)



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