# ITEMS OF INTEREST

# **Rate Board~**

Autos:	New	Used
24mos 2005-2020	2.50%	3.00%
36mos 2005-2020	2.75%	3.25%
48mos 2014-2020	3.00%	3.50%
60mos 2015-2020	3.50%	4.00%
72mos 2017-2020	4.00%	4.25%
84mos 2019-2020	5.25%	5.75%
<b>Recreational Vehicles</b>	New	Used
24mos 2005-2020	4.500%	5.00%
36mos 2005-2020	4.75%	5.25%
48mos 2014-2020	5.00%	5.50%
60mos 2015-2020	5.50%	6.00%
72mos 2017-2020	6.00%	6.25%
84mos 2019-2020	7.25%	7.75%
120mos New &		
Used Campers Only	7.25%	7.75%
Signature LOC:	13.00%	
Share Secured Loan:	Dividend Rate + 2.00%	
OD Line of Credit:	15.0%	
**Deduct .25% with an	an ORLEX checking account.	
Mortgages:	Please call for current rates.	
Deposit Rates:		
Shares:	.15%apy	.15% rate
Clubs:	.15%apy	.15% rate
CD's: 6 months	0.25%apy	0.25% rate
12 months	0.50%apy	0.50% rate
Money Market:	0.25%apy	0.25% rate
(Effective: 09/08/2020. All rates subject to change.)		

## CONTACT INFORMATION:

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Available in VIRTUAL BRANCH

## <u>Services</u> ~

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: October 12, 2020 Columbus Day November 11, 2020 Veteran's Day December 24, 2020 Christmas Eve Closed @ 1pm December 25, 2020 Christmas Day December 31, 2020 New Year's Eve Closed @ 3pm January 1, 2021 New Year's Day



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## SIDEBAR ARTICLES

This sidebar article was created by inserting a text box and then changing the color and line formatting. You can use a sidebar article for any information you want to keep separate from other articles or information that highlights an article next to it. These could include a list of contributors, addresses or contact information, a smaller self-contained story, a preview of the next issue, or a calendar or schedule. The example below shows a Calendar of Events

## CALENDAR OF EVENTS

#### SPECIAL EVENT

PLACE TIME Type a description of your event here. SPECIAL EVENT PLACE TIME Type a description of your event here. SPECIAL EVENT PLACE TIME Type a description of your event here. SPECIAL EVENT PLACE TIME Type a description of your event here.

## More Ways to Customize This Template

#### FOOTERS

To change the text at the very bottom of each page of your newsletter, click Headers and Footers on the View menu. Use the Header and Footer toolbar to open the footer, and replace the sample text with your own text.

#### INSERT SYMBOL

It is a good idea to place a small symbol at the end of each article to let the reader know that the article is finished and will not continue onto another page. Position your cursor at the end of the article, click Symbol on the Insert menu, choose the symbol you want, and then click Insert.

#### CONTINUED TEXT

To let the reader know that an article will continue on another page, insert a small text box under the text box, choose the Continued To style, and then type the words "Continued on Page".

# Inserting and Editing Pictures

Type your sub-heading here

You can replace the pictures in this template with your company's art. Select the picture you want to replace, point to Picture in the Insert menu, and click From File. Choose a new picture and then click Insert. Select the Link to File box if you don't want to embed the art in the newsletter. This is a good idea if you need to minimize your file size; embedding a picture adds significantly to the size of the file.

To edit a picture, click on it to activate the Picture toolbar. You can use this toolbar to adjust brightness and contrast,

Choose a new picture, and click the Link to File box if you don't want to save the art with the newsletter.

change line properties and crop the image. For more detailed editing, double-click on the graphic to activate the drawing layer where you can group or ungroup, re-color, or delete picture objects.  $\diamond$ 

## QUESTIONS AND Answers

Q: I would like to change some of the text box shading to improve the print quality. Can that be done?

A: Yes. To change the shading or color of a text box, select it and double click its borders to open the Format Text Box dialog box. Click the Colors and Lines tab and then choose the new color from the Color dropdown list in the Fill section.

Q: What's the best way to print this newsletter?

A: Print page 2 on the back of page1. Fold in half and mail with or

without an envelope. For best results, use a medium to heavyweight paper. If you're mailing without an envelope, seal with a label.

Q: I would like to use my own clip art. How do I change the art without changing the design?

A: To change a picture, click on the picture, then point to Picture on the Insert menu and click From File. Choose a new picture, and click Insert.

Q: How do I change the text and borders that appear at the bottom of every page?

A: Click Headers and Footers on the View menu. Use the Header and Footer toolbar to navigate among headers and footers, insert date or time, or format the page numbers. To change the text in the footer, select it and type your new text. To change the border, click Borders and Shading on the Format menu.

Q: Can I save a customized newsletter as a template for future editions?

A: Yes. Type your own information over the sample text and then click Save As on the File menu. Choose Document Template from the Save as type drop down list (the extension should change from .doc to .dot). Save the file under a new name. Next time you want to create a newsletter, click New on the File menu, then choose your template.