

# ITEMS OF INTEREST

FALL 2024

## Rate Board~

<u>Autos:</u>	<u>New</u>	<u>Used</u>
24mos 2009-2024	6.00%	6.25%
36mos 2009-2024	6.25%	6.50%
48mos 2018-2024	6.50%	6.75%
60mos 2019-2024	6.50%	6.75%
72mos 2021-2024	7.00%	7.25%
84mos 2023-2024	8.75%	9.00%

<u>Recreational Vehicles</u>	<u>New</u>	<u>Used</u>
24mos 2009-2024	8.00%	8.25%
36mos 2009-2024	8.25%	8.50%
48mos 2018-2024	8.50%	8.75%
60mos 2019-2024	8.50%	8.75%
72mos 2021-2024	9.00%	9.25%
84mos 2023-2024	10.75%	11.00%

<u>Signature LOC:</u>	13.00%
<u>Share Secured Loan:</u>	Dividend Rate + 2.00%
<u>OD Line of Credit:</u>	15.0%

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

### Deposit Rates:

Shares:	0.25%apy	0.25% rate
Clubs:	0.25%apy	0.25% rate
CD's: 6 months	2.26%apy	2.25% rate
12 months	2.51%apy	2.50% rate
Money Market:	0.25%apy	0.25% rate

(Effective: 09/10/2024. All rates subject to change.)

## CONTACT INFORMATION:

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Supervisory Committee:

Patricia Mayhew, Chairperson

PO BOX 654

Derby Line, VT 05830

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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!

**MOBILE DEPOSIT CAPTURE** available in app.  
**eStatements** Available in VIRTUAL BRANCH

### Notice ~

Effective 05/01/2024, all Loan Discount Program participants must have checking account activity within the previous 30 days to receive the .25% discount on their loans.

### Services ~

New & Used Auto Loans, Signature Loans, Share Secured Loans, Overdraft Protection, Online Banking, Savings, Clubs, Checking, Debit Cards, Certificates of Deposit, Money Markets, On-site ATM

Surcharge-free ATM's @ select NCFCU&VFCU locations

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, Mobile App, Mobile Deposit Capture, Pay-by-Phone

### Dates to Remember~

The office will be closed:

October 14, 2024 Columbus Day

November 11, 2024 Veteran's Day

November 28, 2024 Thanksgiving Day

December 24, 2024 Close at 1pm Christmas Eve

December 25, 2024 Christmas Day

December 31, 2024 Close at 3pm New Year's Eve

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