

# ITEMS OF INTEREST

FALL 2021

## Rate Board~

<u>Autos:</u>	<u>New</u>	<u>Used</u>
24mos 2006-2021	2.00%	2.25%
36mos 2006-2021	2.25%	2.50%
48mos 2015-2021	2.50%	2.75%
60mos 2016-2021	3.00%	3.25%
72mos 2018-2021	3.50%	3.75%
84mos 2020-2021	4.75%	5.00%
<u>Recreational Vehicles</u>	<u>New</u>	<u>Used</u>
24mos 2006-2021	4.00%	4.25%
36mos 2006-2021	4.25%	4.50%
48mos 2015-2021	4.50%	4.75%
60mos 2016-2021	5.00%	5.25%
72mos 2018-2021	5.50%	5.75%
84mos 2020-2021	6.75%	7.00%
120mos New & Used Campers Only	6.75%	7.00%
<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 ORLEX checking account.**

Mortgages: Please call for current rates.

Deposit Rates:

Shares:	0.15%apy	0.15% rate
Clubs:	0.15%apy	0.15% rate
CD's: 6 months	0.25%apy	0.25% rate
12 months	0.35%apy	0.35% rate
Money Market:	0.25%apy	0.25% rate

(Effective: 09/14/2021. All rates subject to change.)

## CONTACT INFORMATION:

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Supervisory Committee:

Patricia Mayhew, Chairperson

117 Main Street

Derby, VT 05829

2658-Newsletter-0920

## Coming Soon:

VISA Debit Cards, with new features including “real-time” transaction monitoring.

## Follow us on Facebook!

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## MOBILE DEPOSIT CAPTURE

**NOW AVAILABLE!** Take a picture of your check with your smart phone and deposit through the ORLEX mobile app!

## 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!

## eStatements:

Available in VIRTUAL BRANCH

## 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 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, Mobile App, Mobile Deposit Capture

## Dates to Remember~

The office will be closed:

Columbus Day October 11, 2021

Veteran's Day November 11, 2021

Thanksgiving Day November 25, 2021

Christmas Holiday December 24, 2021

New Year's Holiday December 31, 2021

2658-Newsletter-0921