

ITEMS OF INTEREST

SPRING 2021

Rate Board~

| <u>Autos:</u> | <u>New</u> | <u>Used</u> |
|---|--------------------------------|-------------|
| 24mos 2006-2021 | 2.25% | 2.75% |
| 36mos 2006-2021 | 2.50% | 3.00% |
| 48mos 2015-2021 | 2.75% | 3.25% |
| 60mos 2016-2021 | 3.25% | 3.75% |
| 72mos 2018-2021 | 3.75% | 4.25% |
| 84mos 2020-2021 | 5.00% | 5.50% |
| <u>Recreational Vehicles</u> | <u>New</u> | <u>Used</u> |
| 24mos 2006-2021 | 4.25% | 4.75% |
| 36mos 2006-2021 | 4.50% | 5.00% |
| 48mos 2015-2021 | 4.75% | 5.25% |
| 60mos 2016-2021 | 5.25% | 5.75% |
| 72mos 2018-2021 | 5.75% | 6.25% |
| 84mos 2020-2021 | 7.00% | 7.50% |
| 120mos New & Used Campers Only | 7.00% | 7.50% |
| <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. | | |
| <u>Mortgages:</u> | Please call for current rates. | |
| <u>Deposit Rates:</u> | | |
| 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 | 0.50%apy | 0.50% rate |
| Money Market: | 0.25%apy | 0.25% rate |
| (Effective: 03/09/2021. All rates subject to change.) | | |

CONTACT INFORMATION:

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Supervisory Committee:

Patricia Mayhew, Chairperson

117 Main Street

Derby, VT 05829

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Please join our 68th Annual Meeting Conference Call!

April 25, 2021 at 12:30pm.

See enclosed Official Call for more details.

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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:

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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, Mobile App, Mobile Deposit Capture

Dates to Remember~

The office will be closed:

Closed at Noon Friday April 2, 2021 Easter Holiday

May 31, 2021 Memorial Day

July 5, 2021 Independence Day

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