

ITEMS OF INTEREST

SPRING 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	7.00%	7.25%
72mos 2021-2024	7.50%	7.75%
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	9.00%	9.25%
72mos 2021-2024	9.50%	9.75%
84mos 2023-2024	10.75%	11.00%
120mos New & Used Campers Only	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 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
9 months	5.40%apy	5.40% rate
12 months	3.00%apy	3.00% rate
Money Market:	1.00%apy	1.00% rate

(Effective: 03/12/2024. All rates subject to change.)

CONTACT INFORMATION:

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Supervisory Committee:

Patricia Mayhew, Chairperson

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

Notice ~

Effective 05/01/2024, all Loan Discount Program participants must show 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:

Total Eclipse: April 8, 2024

Memorial Day May 27, 2024

Juneteenth June 19, 2024

Independence Day July 4, 2024

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