

ITEMS OF INTEREST

SUMMER 2020

Rate Board~

<u>Autos:</u>	<u>New</u>	<u>Used</u>
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%
<u>Recreational Vehicles</u>	<u>New</u>	<u>Used</u>
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 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	0.75%apy	0.75% rate
12 months	1.00%apy	1.00% rate
Money Market:	.35%apy	.35% rate
(Effective: 06/09/2020. 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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Changes to our Funds Availability Policy Effective July 1, 2020:

Regulation Reference	What the thresholds are now	What the thresholds will be on and after July 1, 2020
Next Day Availability	\$200	\$225
Large Deposit, New Account and Repeated Overdraft limits	\$Aggregate amounts over \$5,000	Aggregate amounts over \$5,525
Special rules for cash withdrawals	\$400	\$450
Civil Liability	\$1,000 and \$500,000	\$1,100 and \$552,500

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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, 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:

Friday July 3, 2020 Independence Day

September 7, 2020 Labor Day