

ITEMS OF INTEREST

SUMMER 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 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 | 2.76%apy | 2.75% rate |
| Money Market: | 0.25%apy | 0.25% rate |

(Effective: 06/11/2024. All rates subject to change.)

CONTACT INFORMATION:

Phone: 802-334-5084 Toll Free: 877-ORLEXCU (675-3928)

Fax: 802-334-3846 Website: www.orlex.com

Email: orlex@orlex.com Hours: 8am-4:30pm M-F

Mail: 5043 US RT 5 Newport, VT 05855

Supervisory Committee:

Patricia Mayhew, Chairperson

PO BOX 654

Derby Line, VT 05830

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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:

Independence Day July 4, 2024

Labor Day September 2, 2024

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