

ITEMS OF INTEREST

WINTER 2025

Rate Board~

| <u>Autos:</u> | <u>New</u> | <u>Used</u> |
|-----------------|------------|-------------|
| 24mos 2010-2025 | 6.00% | 6.25% |
| 36mos 2010-2025 | 6.25% | 6.50% |
| 48mos 2019-2025 | 6.50% | 6.75% |
| 60mos 2020-2025 | 6.50% | 6.75% |
| 72mos 2022-2025 | 7.00% | 7.25% |
| 84mos 2024-2025 | 8.75% | 9.00% |

| <u>Recreational Vehicles</u> | <u>New</u> | <u>Used</u> |
|------------------------------|------------|-------------|
| 24mos 2010-2025 | 8.00% | 8.25% |
| 36mos 2010-2025 | 8.25% | 8.50% |
| 48mos 2019-2025 | 8.50% | 8.75% |
| 60mos 2020-2025 | 8.50% | 8.75% |
| 72mos 2022-2025 | 9.00% | 9.25% |
| 84mos 2024-2025 | 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 active 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 | 2.51%apy | 2.50% rate |
| Money Market: | 0.25%apy | 0.25% rate |

(Effective: 12/10/2024. All rates subject to change.)

CONTACT INFORMATION:

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Supervisory Committee:

Patricia Mayhew, Chairperson

PO BOX 654

Derby Line, VT 05830

NOTICE! ACCOUNT

VERIFICATION:

Please review the enclosed statement. It is a full verification of your accounts. If there are any discrepancies, please note them and return to the Supervisory Committee at the address below/return address on your statement. If no discrepancies, no action is required.

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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!

MOBILE DEPOSIT CAPTURE available in app.

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

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:

January 20, 2025 martin Luther King, Jr Day

February 17, 2025 President's Day

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