

# ITEMS OF INTEREST

WINTER 2022

## Rate Board~

<u>Autos:</u>	<u>New</u>	<u>Used</u>
24mos 2007-2022	2.00%	2.25%
36mos 2007-2022	2.25%	2.50%
48mos 2016-2022	2.50%	2.75%
60mos 2017-2022	3.00%	3.25%
72mos 2019-2022	3.50%	3.75%
84mos 2021-2022	4.75%	5.00%
<u>Recreational Vehicles</u>	<u>New</u>	<u>Used</u>
24mos 2007-2022	4.00%	4.25%
36mos 2007-2022	4.25%	4.50%
48mos 2016-2022	4.50%	4.75%
60mos 2017-2022	5.00%	5.25%
72mos 2019-2022	5.50%	5.75%
84mos 2021-2022	6.75%	7.00%
120mos New & Used Campers Only	6.75%	7.00%
<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.		
<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	0.35%apy	0.35% rate
Money Market:	0.25%apy	0.25% rate
(Effective: 12/14/2021. 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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## Our new VISA Debit Cards:

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## MOBILE DEPOSIT CAPTURE

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Online Banking is required. Use your Virtual Branch User ID and Security Code for instant access to your ORLEX accounts!

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## 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 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:

Martin Luther King, Jr. Holiday: January 17, 2022

President's Day: February 21, 2022

Easter Holiday: Closed at Noon Friday April 15, 2022

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