

# ITEMS OF INTEREST

WINTER 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	3.02%apy	3.00% rate
12 months	2.76%apy	2.75% rate
Money Market:	0.25%apy	0.25% rate

(Effective: 12/12/2023. All rates subject to change.)

## Follow us on Facebook!

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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:  
Martin Luther King, Jr. Holiday January 15, 2024  
President's Day February 19, 2024  
March 29, 2024 Closed at Noon Easter Holiday

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## CONTACT INFORMATION:

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