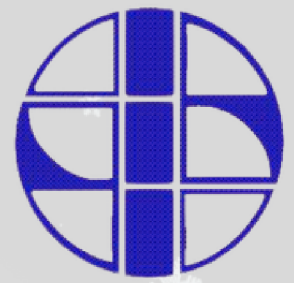


CURRENT NEWS



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

Winter 2023

Welcome to our Winter Newsletter

For me this is the most wonderful time of the year, I reflect on the past year and look forward to the new year. As I reflect on 2023 here are a few things that I am excited that we have accomplished:

1. Very healthy financials, assets increased by 13%, membership increased by 7%, loan growth increased by 32% over 2022.
2. Providing the lowest loan rates and highest deposit rates in Hudson Valley.
3. Offering products and services with excellent member service.

Things that I look forward to implementing in 2024:

1. Upgrading our debit cards to chip enhanced and tap 'n go technology.
2. Adding more financial education, counseling, and training programs free of charge to the membership.
3. Continue to be your financial partner by offering best-in-class member service.

These are just some of the reasons that being a member of the Credit Union is one of the best things you can do for you and your family's financial future.

As always do not hesitate to contact me if you have any questions or suggestions to help improve your Credit Union.

Lastly, everyone at ORUEFCU wishes each of you a happy and healthy New Year!

Sincerely,

Mitchell DeCoeur
President/CEO

O&R Utilities Employees Federal Credit Union



LAST
CHANCE

Find a little



with our

Holiday Skip-A-Pay

Take a holiday from your loan! Skip your December or January payment for just \$25!

Bulletin Board

Holiday Closings:

MARTIN LUTHER KING JR. DAY, 01/15/24, CLOSED
PRESIDENTS' DAY, 02/19/24, CLOSED

Fee Schedule:

View our COMPLETE FEE SCHEDULE
online at www.orutilfcu.org

Vehicle Loans



3.25%APR*
for up to 36 months

4.69%APR*
for up to 60 months

New or Used
Purchase or Refinance

APPLY TODAY!

*Rate shown is subject to change. May vary based on credit history, term of loan, age of vehicle, and other factors.

Pay Down Debt Faster!

& Save Money with a Debt Consolidation Loan

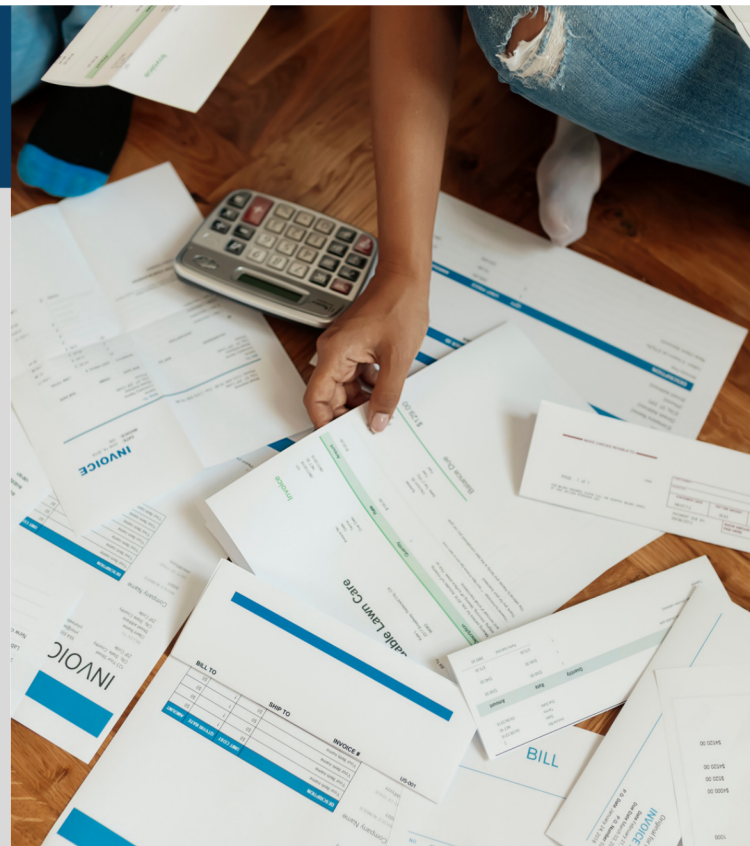
- ✓ Interest rate of **10.99% APR***
- ✓ Terms up to 60 months
- ✓ Disability & Life Insurance

Ready to pay off that debt? We've got the loan for you. This fixed rate loan can help you consolidate your debt as well as improve your credit. Same low rate no matter what your credit is!

Apply Online!

www.orutilfcu.org

*Annual Percentage Rate. Cannot be used to refinance current ORUEFCU Loans. Other restrictions may apply.



ORUEFCU is part of the Allpoint and MoneyPass ATM networks. You can visit any of these ATMs and pay **NO ATM FEES!**

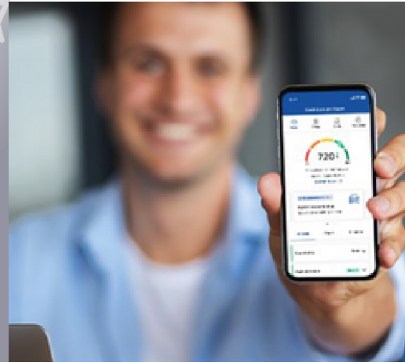
Visit our website to find the location nearest you:
www.orutilfcu.org

DON'T HAVE A DEBIT CARD?

Time to get one!
There's no cost to you and it can be used to access your account anywhere, at any time!*

*Some restrictions may apply.

savvymoney®



Now Live!
Credit Score. And More.

Staying on top of your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.

STUDENT LOANS

Sallie Mae's Smart Option Student Loan

For college expenses not covered by scholarships and federal loans, O & R Utilities EFCU has partnered with Sallie Mae to bring you loans with great repayment options and competitive rates.

Benefits of Credit Score

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!



It is easy to get started.

You will log into mobile or online banking to use this FREE service and enroll.

MAIN LOCATION:
14 TALMADGE COURT
MONROE, NY 10950

PHONE NUMBERS:
OFFICE: (845) 774-0831
FAX: (845) 774-0835

WEBSITE:
WWW.ORUTILFCU.ORG

ROUTING NUMBER:
021983258

NMLS #:
466068

MAILING ADDRESS:
PO BOX 470
MONROE, NY 10949

HOURS:
MONDAY-FRIDAY
8:00AM-3:30PM

E-MAIL:
INFO@ORUTILFCU.ORG



ACCESS THE ALLPOINT & MONEYPASS NETWORK LOCATIONS FROM OUR WEBSITE TO FIND A SURCHARGE-FREE ATM NEAREST YOU.

SUPERVISORY COMMITTEE MAILING ADDRESS:
PO Box 470
MONROE, NY 10949

