



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

PO Box 470 ▪ Monroe, NY 10949 ▪ Phone: (845)774-0831 ▪ Fax: (845)774-0835 ▪ www.orutilfcu.org

FREE CREDIT REVIEW!

Dear Member:

As a valued member of O&R Utilities Employees Federal Credit Union we would like to offer you a **FREE CREDIT REVIEW!**

Your credit score impacts your ability to get a mortgage, an auto loan, or even a credit card. A better score means a better rate. Find out what your credit score is, what it means and how to improve it.

It's easier to make responsible spending choices when you understand your financial picture. Lowering monthly payments and reducing your debt will help you achieve your financial goals. Building and managing a healthy credit score is key.

A simple review of your credit report may even save you money. We will examine options like consolidating debt or refinancing your existing loans into loans with a lower rates and/or lower monthly payments.

To take advantage of this offer, please fill out the form below and return it to the Credit Union.

❖ Fax: (845)774-0835 ❖ E-mail: info@orutilfcu.org ❖ By US or Interoffice Mail

Please feel free to contact us with any questions or concerns at (845)774-0831 or info@orutilfcu.org.

Thank you for being a member!

The Staff at O&R Utilities EFCU



CREDIT REVIEW AUTHORIZATION

Member Number: _____

Name: _____ Daytime Phone: _____

Address: _____ E-Mail: _____

City/State/Zip: _____ Preferred Contact: Phone E-Mail

Check One: Own Rent

Monthly Rent/Mortgage Payment: \$ _____

By signing below, I authorize O&R Utilities EFCU to pull and review my credit report. I understand the O&R Utilities EFCU will retain any credit information obtained from this report.

Signature: _____

Date: _____