

# Tap The Power

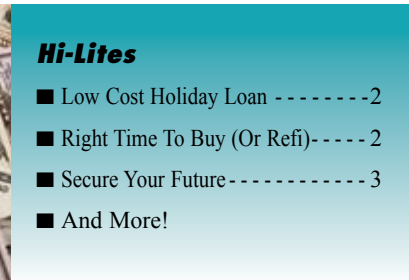
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### Hi-Lites

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- And More!



## Dreaming Of Your Dream Car?

### New And Used Vehicle Loans

As Low As

# 2.99%

APR\*

Terms Up To 60 Months

Your Monthly Payment On A \$20,000 Vehicle Loan Could Be Just

# \$442.43!\*\*

Fall is the perfect time of year to think about buying a vehicle, whether it's new or used.

Dealerships need to clear out their inventories and selection of makes and models is better than at any other time of year. If you've put off buying your dream car – or even a slightly newer one – our low-cost new and used vehicle loan rates just might put you in the mood for a new set of wheels.

Visit one of our convenient offices today and apply for a vehicle loan before you start shopping. Since you'll be pre-approved, you'll be in the driver's seat when it comes to wheeling and dealing. You'll know how much you can spend and how much your monthly payment will be before you take your first test drive. And that will give you the confidence to negotiate like a cash buyer.

Take advantage of our exceptional rates and your dealer's "must sell" prices. Stop by the credit union, call us at (845) 783-5490 or visit [www.orutilfcu.org](http://www.orutilfcu.org).

\*APR=Annual Percentage Rate. Rates and terms are subject to change. Other rates and terms available. Refinanced loans must be from another financial institution (new money only).

\*\*Vehicle Loan payment based on \$20,000 loan for 48 months at 2.99% APR.



**O&R UTILITIES EMPLOYEES FEDERAL CREDIT UNION**

ESTABLISHED 1980 • CHARTER 23700



## Join The O & R Utilities EFCU Family

Membership in O & R Utilities EFCU is open to those who work in companies engaged in electric power generation, transmission or distribution in New York State, and portions of New Jersey and Pennsylvania. Once you have become a credit union member, you can invite your family members to join. Your entire family, including parents, children, sisters, brothers, grandparents, uncles, aunts, cousins, nieces, nephews, in-laws and other relatives are eligible for credit union membership.

### It's Easy To Join

To join O & R Utilities EFCU, simply open a Share Savings account with a minimum deposit of \$5.00 and a one-time membership fee of \$5.00. You're immediately a member and eligible to take advantage of all the benefits that belonging to a credit union offers. And once you're a member, you're always a member... for life.

## This Year, Give Yourself A Gift: A Low-Cost Holiday Loan

Stretch your holiday budget a little further this year with a low-cost holiday loan. From November 15 through December 31, 2011 you can take advantage of a great loan offer at an even greater rate. The funds will be directly deposited into your account and your loan officer can set you up with hassle-free automatic payments.

Borrow up to \$5,000 at rates as low as 6.28%, then use the money to make your holidays the happiest ever. Spruce up your home, buy gifts for your friends and family, or treat yourself to a well-deserved winter vacation. No matter what you decide to do, you'll have 11 months to repay your loan.

Start planning the perfect holiday today. Apply for your holiday loan online at [www.orutilfcu.org](http://www.orutilfcu.org) or call us at (845) 783-5490.

\*APR=Annual Percentage Rate. Rates and terms are subject to change. Other rates and terms available.

### Special Holiday Loan Rate

As Low As

# 6.28%

APR\*

Borrow Up To \$5,000  
11 Months To Repay  
Rates Available From  
November 15, 2011 To  
December 31, 2011

## There's Never Been A Better Time To Buy – Or Refi

With mortgage rates and housing prices at historic lows, you may be surprised to learn just how much you can save on a new or refinanced mortgage. If you're a first-time buyer, you may discover that today's lower interest rates put your dream home within your reach. And if you're refinancing your current mortgage, a lower rate could mean big monthly savings for you.

Our experienced lending team can help you determine which mortgage product is best for you. They'll walk you through the mortgage process, answer your questions at each step of the process and offer tips for selecting the right mortgage for your budget. With each of our mortgages, we offer:

- Low Rates
- Assistance From A Professional Loan Staff
- Affordable Terms
- A Better Loan With Your Needs In Mind

### To Learn More

Stop in today to see how we can help you purchase your dream home or save money by refinancing your current home. Learn more by calling (845) 783-5490 today.

## In Search Of...Your Missing Money

Did you know that billions of dollars in funds, assets, property, wages and more go unclaimed each and every year? In fact, one in nine Americans has unclaimed accounts in financial institutions and companies that have had no activity for a period of one year or longer. Unclaimed property, legally known as escheat, can include stocks, bonds, funds in employee 401(k) plans, trust funds, bequeathed property, refunds from utility companies, unpaid wages, safe deposit boxes, money orders, traveler's checks and money from unclaimed checking or savings accounts.

### An Important Change To New York Law

In New York State, the law governing unclaimed property has recently changed. Formerly, property was considered "unclaimed" if there had been no activity within the previous 5 years. As of April 1, 2011, property is deemed unclaimed if no activity has occurred within 3 years.

### Do You Have Unclaimed Property?

If you have an abandoned credit union account, you're neglecting a valuable asset. Because we must maintain your inactive account, we're required to impose a \$24.00 (\$6 per quarter) annual Inactive Account Fee.

Call us at (845) 783-5490 today to reactivate your dormant account. In the future, just make sure you perform at least one transaction on your account each year. It's that simple!

## Secure Your Future Through Saving

Your credit union offers a number of products to help you grow your savings. Use one or all of them to build a healthy financial future:

**Share Savings Account** – This basic account has a \$5 minimum balance requirement with no annual fees. Dividends are paid on a quarterly basis. Access your savings 24 hours a day via Powerline, our toll-free teller at (845) 577-3558 or homebanking [www.orutilfcu.org](http://www.orutilfcu.org).

**Share Certificates (CDs)** – Federally-insured Share Certificates are the safe way to diversify your investment portfolio or to add to your income. Open your account with a \$500 minimum deposit. Terms from 6 months to 5 years.

**Club Accounts** – Save for vacation travel, holiday gifts or an upcoming event. No minimum balance requirement; contribute through payroll deduction.

### Want To Learn More?

Start saving for your future today. Open a credit union savings account by calling (845) 783-5490 or by visiting [www.orutilfcu.org](http://www.orutilfcu.org).

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## Checking Convenience For Members

You're entitled to exclusive benefits designed to enhance and simplify your financial life. These services – and more – are available to you 24 hours a day, 7 days a week:

**Share Draft/Checking Account** – No monthly fees, no per check charges, no minimum balance requirements and emergency overdraft protection.

**Bill Pay** – Set up your personal payment list and schedule the dates when bills are to be paid. Bill Pay will automatically pay your bills from your Checking Account.

**VISA® Check Card** – Combines the cash-back convenience of an ATM Card with the purchasing power and worldwide access of a VISA debit card.

**Direct Deposit/Payroll Deduction** – With Direct Deposit, payday couldn't be any easier. Payroll Deduction is a great way to start a savings plan, make loan payments and more.

**Online Banking** – View your loan balances, checking and share balances, transfer funds and more. Our Bill Payer Service lets you pay your bills online.

### We're Here To Help!

If you have any questions about our checking services, call (845) 783-5490, stop by the credit union or visit us online at [www.orutilfcu.org](http://www.orutilfcu.org) for more information.

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## Invest In America And Get Paid To Shop

There's a growing movement in the United States to "Buy American." And there's no better way to do that than through the Invest in America program. Not only will you support U.S.-based businesses and services, you'll also enjoy special discounts available only to credit union members.

To get started, visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org). Learn how you can enjoy money-saving discounts from recognized brands. And through ShopAmerica, an online mall exclusively for credit union members, you'll get discounts every time you use your credit union credit or debit card. What's more, you'll receive cash back just for shopping at your favorite online store.

# Bulletin Board

## Holiday Closings

### Columbus Day

Monday, October 10, 2011

### Veterans' Day

Friday, November 11, 2011

### Thanksgiving

Thursday, November 24, 2011

Friday, November 25, 2011

### Christmas

Monday, December 26, 2011

## Have Your Kids Met Dollar Dog?

Teach your kids about money and smart financial management in a way they can relate to. For a minimum deposit of just \$5, you can open a Dollar Dog Kids Club® account for each child. Created for kids 12 and under, your kids will learn smart ways to save and spend money. More importantly, you'll encourage good saving and spending habits that will last a lifetime.



## Holiday Club Accounts

Your Holiday Club check will be automatically deposited in your account on October 1, 2011, just in time to start your holiday shopping.

And if you didn't open a Holiday Club account last year, why not plan ahead for next year? Open a Holiday Club today. Call us at (845) 783-5490 or visit [www.orutilfcu.org](http://www.orutilfcu.org) for more details.

**O&R Utilities Employees FCU Fee Schedule**  
(Effective September 2011)

<b>Regular Shares:</b>	
Membership Fee	\$ 5.00
Regular Shares Below Min. \$5.00 Balance (per month)	\$ 1.00
Return Deposit Per Item	\$30.00
Legal Process (example: tax levy)	\$50.00
Inactive Account (2 years no activity), per quarter	\$ 6.00
Statement Copy (over 90 days)	\$ 2.00
Telephone Transfer (Using a CU employee)	\$ 2.00
Withdrawals In Excess Of 3 Per Month (each)	\$ 2.00
Return Mail	\$ 5.00
Computer Printout Of Account Activity	\$ 5.00
Closing Accounts (within 90 days of opening)	\$10.00
CU Official Check, Payable To Third Party	\$ 3.00
CU Official Check Stop Payment	\$20.00
<b>Share Draft Accounts:</b>	
Stop Payments (each)	\$20.00
Photocopy Of Draft (per item)	\$ 5.00
Returned Draft (NSF)	\$25.00
Certified Draft	\$20.00
Draft Printing (fee depends on the style of draft ordered)	\$15.00
Transfer From Share To Share Draft (to cover an overdraft) (each; limit 6 per month)	\$10.00
Reconciliation Of Account (per hour)	\$30.00
Stop Payment (ACH payment) (each)	\$20.00
Returned ACH Payment (any reason)	\$25.00
<b>Money Market Accounts:</b>	
Below Min. Balance Of \$2500	\$ 5.00
Nonsufficient Funds	\$25.00
Uncollectible Funds	\$20.00
<b>Debit Card:</b>	
Replacement Of VISA Check Card	\$12.00
New Pin Number	\$12.00
<b>Member Services:</b>	
American Express Gift Cheques (per check)	\$ 2.00
American Express Travelers Cheques (per \$100.00)	\$ 1.00
Domestic Wire Transfer (outgoing)	\$25.00
Foreign Wire Transfer (outgoing)	\$50.00
<b>Expedited Delivery:</b>	
Airborne Or UPS - delivered by 10:30 am or 3:00 pm next day	CU cost
US Postal Service Express Mail - Delivery Schedule Based On Zip Code	CU cost
<b>Holiday Club:</b>	
Early Withdrawal From Club	\$15.00
<b>Bill Pay: I-Pay (If not used for 3 months)</b>	\$5.00/Month

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**MAIN LOCATION:**

500 Route 208  
Monroe, New York 10950

**Mailing Address:**

P.O. Box 470  
Monroe, New York 10949-0035

**Phone Numbers:**

(845) 783-5490  
(845) 783-5491  
(845) 783-5492

**Fax:** (845) 783-5488

**Hours:**

Monday – Friday:  
8:00 am – 4:00 pm

**SATELLITE OFFICES:**

Spring Valley – Accessible To  
*O&R Utilities Employees Only*  
390 West Route 59  
Spring Valley, NY 10950

**Phone Number:**

(845) 577-3563

**Hours:**

2nd And 4th Thursday Of Each  
Month: 8:00 am – Noon

11-00811 9/11 Marketing Partners, Inc.

Middletown – Accessible To  
*O&R Utilities Employees Only*  
(Conference Room)

**Hours:**

1st And 3rd Tuesdays Of Each Month:  
7:30 am – 9:00 am

**Supervisory Committee**

**Mailing Address:**

P.O. Box 470  
Monroe, New York 10949-0035

**ATMs:**

The following ATMs are free  
when using O&R Utilities  
EFCU Debit Card:

Spring Valley – Lobby

Monroe – Cafeteria

W. Nyack – Cafeteria

*Or access the MoneyPass Network on  
our website to find a surcharge-free ATM  
nearest you.*

**Powerline Numbers:**

(845) 577-3558

**Outside 845 Area Code:**

(800) 559-5754

**24-Hour**

**Loan-By-Phone Service:**

(888) 695-9970

**Website:**

Home Banking

Bill Pay

www.orutilfcu.org

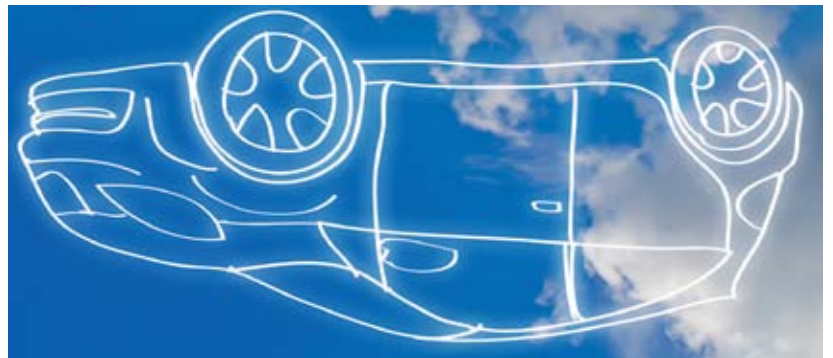


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CREDIT UNIONS™  
Where people are worth more than money.™



*Details Inside*

**Dreaming Of Your Dream Car?**



Monroe, New York 10949-0035

P.O. Box 470

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