

O&R Utilities Employees FCU Fee Schedule
(Effective January 1, 2006)

Regular Shares:	
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
Share Draft Accounts:	
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
Money Market Accounts:	
Below Min. Balance of \$2500	\$ 5.00
Nonsufficient Funds	\$25.00
Uncollectible Funds	\$20.00
Debit Card:	
Replacement Of VISA Check Card	\$ 7.00
New Pin Number	\$ 7.00
Member Services:	
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)	\$40.00
Expedited Delivery:	
Air Borne Or UPS-delivered by 10:30 a.m. or 3:00 p.m. next day	CU cost
US Postal Service Express Mail - Delivery Schedule Based On Zip Code	CU cost
Holiday Club:	
Early Withdrawal From Club	\$15.00

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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 Employees Only*
390 West Route 59
Spring Valley, NY 10950

Phone Number:

(845) 577-3563

Hours:

Monday & Friday:
7:30 am – 11:30 am

Middletown – Accessible To

O&R Employees Only
(Conference Room)

Hours:

Tuesday: 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 – Cafeteria

Monroe – Cafeteria

All Key Banks In New York

W. Nyack – Cafeteria

Powerline Numbers:

(845) 577-3558

Outside 845 Area Code:

(800) 559-5754

Any Hour Loan:

(888) 695-9970

Website:

www.orutilfcu.org



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government



AMERICA'S CREDIT UNIONS
Where people are worth more than money™



MP10612 1/07 Marketing Partners

**Consolidate Your
Holiday
Debt**

O&R UTILITIES EMPLOYEES FEDERAL CREDIT UNION
ESTABLISHED 1980 • CHARTER 23700
P.O. Box 470
Monroe, New York 10949-0035



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Tap The Power

W i n t e r 2 0 0 7



Hi-Lites

- We Need You -----2
- Lower Your Payments -----2
- Annual Meeting -----3
- And More!

Consolidate Your Holiday Debt

The holidays were merry, but now the bills are piling high. No need to stress – simply consolidate your holiday bills with a low interest rate loan from O&R Utilities EFCU! You can roll your high-interest loans and credit card bills into one low monthly payment and save every month.

Your credit union has a variety of loan options to choose from, including:

- Personal Loans
- Savings Secured Loans
- Fixed Rate Home Equity Loans
- Home Equity Lines Of Credit

A Member Service Representative can help you determine the best loan for your personal financial situation.

Apply Today

It's easy! Simply stop by the credit union, call Any Hour Loan at (888) 695-9970 or visit us online to apply. Current rates are available 24/7 at www.orutilfcu.org.



We Need You

Would you like to volunteer for a good cause? Consider a seat on your credit union's Board of Directors or one of its committees. O&R Utilities EFCU needs enthusiastic individuals to dedicate their time and talent to meetings, annual planning and budgeting, and educational sessions. Participating is a great way to learn more about the democratic process.

Elections will take place at our 27th Annual Meeting on March 28, 2007. To be considered you must be 18 or older, a member for at least one year and in good standing. Interested members should contact the credit union manager for more information.



My Used Car Is No Lemon ... Or Is It? Check CARFAX® To Find Out!

Make sure the used vehicle you have your eyes on is everything you hope it will be – order a CARFAX report before making your purchase. A CARFAX report may include:

- Title Information
- Flood Damage History
- Total Loss Accident History
- Odometer Readings
- Lemon History
- And More!

Get A FREE CARFAX Report

A CARFAX report typically costs \$19.99. But when you finance your car through the credit union, we will waive the fee! For details, contact the credit union.



Lower Your Mortgage Payment

Are you considering purchasing your first home or moving to a bigger one? O&R Utilities EFCU can help make it happen. Our Mortgage programs are tailored to your specific financial needs.

Regardless of the type of Mortgage you choose, the interest you pay is deductible on your income taxes, up to one million dollars. Ask your tax advisor for details.

Refinance & Save

Do you have a high interest rate Mortgage with another financial institution? You may be able to refinance it at our lower rates. You could pay less interest and lower your monthly payments.

Need More Information?

Our Home Mortgage Specialists will work with you to find the loan that best meets your needs. Whether you are a first-time buyer or are looking to upsize, downsize or refinance, we have the Mortgage solution for you. Simply call Any Hour Loan at (888) 695-9970 to apply.

Stay Connected 24/7 With Our Convenience Services!

Worldwide ATM Access – Use your VISA® Debit Card to access your Share Draft or Share Savings Accounts 24 hours a day, 7 days a week.

www.orutilfcu.org – Our website is your 24-hour information source. Find loan rates, updated news on your credit union and much more!

Direct Deposit – With this convenient service, your net pay and government checks can automatically be deposited into your credit union account.

Payroll Deduction – With Payroll Deduction, you can make loan payments or savings deposits automatically.

Powerline 24 Hour Telephone Access – Dial (800) 559-5754 to check account balances, transfer funds between accounts, make loan payments and more!

For more information call (845) 783-5490, stop by the credit union, or visit our website.





Bulletin Board

Holiday Closings

Presidents Day – Monday, February 19

Memorial Day – Monday, May 28

Ask Your Home For A Loan

Equity is the value of your home minus any outstanding Mortgages or Home Equity Loans. You can borrow against the equity in your home to affordably finance a college education, make home renovations, and so much more. Plus, the interest may be tax-deductible.**

Here are several ways a Home Equity Loan can be used:

- Remodeling The Kitchen Or Bathroom
- Debt Consolidation
- College Expenses
- Vacation Costs
- Financing A Vehicle
- And More!

Apply Today

Stop by or call the credit union at (845) 783-5490 for complete details.

*APR=Annual Percentage Rate. Rates are determined by your past credit history, repayment terms and .25% discount for automatic payment from O&R Utilities EFCU Draft Account. Contact the credit union for complete loan details and current rates. Rates and terms are subject to change without notice.

**Consult your tax advisor for financial information specific to your tax situation.

Home Equity Loan

As Low As

5.75%

APR*

Fixed Rate

Borrow Up To \$100,000

Home Equity Line Of Credit

As Low As

5.75%

APR*

Variable Rate

Borrow Up To \$50,000

Annual Meeting Announcement

It's time once again for our Annual Meeting! Please mark your calendars for March 28, 2007, when our meeting will be held at Harness Racing Museum & Hall of Fame in Goshen, NY. We hope you can join us for door prizes and an annual credit union update starting at 5:30 p.m.

Please R.S.V.P before March 19, 2007 by calling the credit union at (845) 783-5490. We hope to see you there!



It's Not Too Late To Open A Holiday Club Account!

If you were swimming in credit card bills this past holiday, there is a better way to prepare for seasonal spending. Relieve your holiday-based financial anxiety by opening a Holiday Club Account today!

You choose the amount and frequency of your Holiday Club Account deposits. The funds are distributed in October so you can get a head start on your holiday shopping. Here are just a few additional benefits:

- No Minimum Balance Required
- Earn Dividends At A Competitive Rate
- Payroll Deduction Available

Start Saving Today

Stop by the credit union, call or visit us online at www.orutilfcu.org for more information or to open an account today!