

# CURRENT NEWS

O & R Utilities Employees Federal Credit Union

Spring 2022

## Looking to Buy? Need to Fix??

### HOME EQUITY LOANS

as low as  
**3.49%\*** - 5 Year Fixed  
**4.24%\*** - 7 Year Fixed  
**4.24%\*** - 10 Year Fixed

\*Annual Percentage Rate. Rate shown is subject to change and is for qualified borrowers. May vary based on credit history, term of loan, loan-to-value, and other factors.



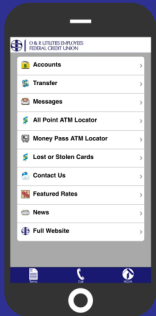
### FIRST MORTGAGES

**3.325%\*** - 15 Year Fixed  
**4.375%\*** - 30 Year Fixed

\*Rate shown is subject to change and is for qualified borrowers. May vary based on credit history, term of loan, loan-to-value, and other factors.

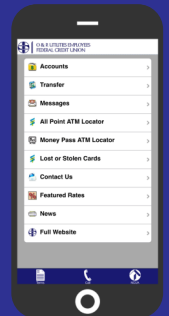
Apply online at [www.orutilfcu.org](http://www.orutilfcu.org) or contact the Credit Union for more information!

## COMING SOON to our Mobile Banking APP: E-DEPOSIT!



There's already so much you can do on our APP and soon you will be able to make deposits through it as well!

- ◆ Set up balance and transaction alerts
  - ◆ Transfer between accounts
  - ◆ Pay bills with One Click
  - ◆ Find Fee Free ATMs
  - ◆ COMING SOON: E-DEPOSIT



Available for Apple & Android

## New & Used Vehicles

### Preapproval Advantage...

You can drive home a better deal when you take advantage of our low rates and have your loan pre-approved.

as low as  
**1.99%**  
 APR\*

With preapproval, you'll know what your approximate payment will be and avoid the financing pressure dealers apply to increase their profits. Remember that dealers make most of their money on the financing.

With cash-in-hand you also will be in a better position to negotiate the best possible price. Be sure to call us before you sign any dealer financing agreement for a car, boat, RV or motorcycle.

Applying is fast and easy too. Simply give us apply right online at [www.orutilfcu.org](http://www.orutilfcu.org)!

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

## ! DORMANT ACCOUNTS!

! After 2 years of no activity your credit union account is considered inactive and may be subject to a quarterly inactivity fee. Be sure to contact the credit union to keep your accounts active!

## BULLETIN BOARD

### HOLIDAY CLOSINGS:

Good Friday, 4/15/22, Close @ 12  
 Memorial Day, 5/30/22, CLOSED  
 Independence Day, 7/4/22, CLOSED

### Fee Schedule:

View our COMPLETE FEE SCHEDULE online at: [www.orutilfcu.org](http://www.orutilfcu.org)



### You Could Save Hundreds of Dollars On Your Car Insurance

For your FREE, no-obligation quote, call toll-free: 1-888-380-9287 or visit [TruStageAutoHome.com](http://TruStageAutoHome.com)

**TruStageAutoHome.com**  
**1.888.380.9287**

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.  
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**REMINDER!!** O&R Utilities EFCU is part of the Allpoint ATM network! You can visit any Allpoint or MoneyPass ATM and pay **NO ATM FEES!** Visit our website to find the location nearest you: [www.orutilfcu.org](http://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!\* Contact us at (845)774-0831 or [info@orutilfcu.org](mailto:info@orutilfcu.org).  
\*Some restrictions may apply.

## YOUNG ADULT LOANS

**ESTABLISHING** good credit is one of the most important things we can teach our children. ORUEFCU offers a **Young Adult Loan** that will help do just that! This low interest rate, no risk, secured loan will help jump start their credit at a very low cost.

Apply right online at [www.orutilfcu.org](http://www.orutilfcu.org) or contact the Credit Union today.

## FAMILY MEMBERSHIP

O&R Utilities Employees Federal Credit Union is not open to the public, but we are open to **YOUR FAMILY!**



Once you have become a Credit Union member, you can invite your family members to join. Your entire immediate family and household are all eligible for Credit Union membership. This includes spouse, children, siblings, parents, grandparents and grandchildren, as well as stepparents, stepchildren, step-siblings and adoptive relationships.

When you bring new members to the Credit Union, the Credit Union is able to grow in size, strength, and soundness. That means better products and more convenient services can be developed to make managing your hard-earned money easier.

There is no fee to join the Credit Union, just simply maintain a \$5 minimum balance! For more information, or to sign up your family member, visit us online at: [www.orutilfcu.org](http://www.orutilfcu.org) or contact us at: (845)774-0831 or [info@orutilfcu.org](mailto:info@orutilfcu.org).

## Hit The Open Road or Waterway

### New And Used Boat And RV Loans

Summer is right around the corner! Almost time to hit the open road or lake! So why not do it in a new or pre-owned boat or recreational vehicle?

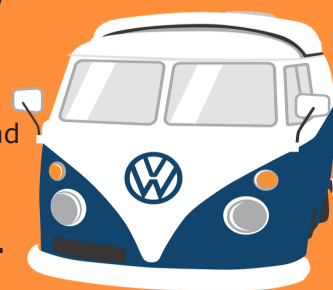
Maybe you want to feel the wind in your hair, you have some waterways to explore and fishing to do, or you need a new way to take an amazing road trip to visit family or friends. Whatever the reason, we can help you afford it.

### New or Used Boat & RV Loans

As Low As **3.49%** APR\*

You can also refinance the Boat or RV Loan you have with another lender with O&R Utilities Employees FCU to benefit from our amazingly low rates and reduce your monthly payment and save money.

To apply and/or refinance, call us, stop by or go to [www.orutilfcu.org](http://www.orutilfcu.org).



\*Annual Percentage Rate. Rate shown is subject to change and is for qualified borrowers. May vary based on credit history, term of loan, age of vehicle, and other factors.

**MAIN LOCATION:**  
14 TALMADGE COURT  
MONROE, NY 10950

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

**WEBSITE:**  
[WWW.ORUTILFCU.ORG](http://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](mailto: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

