

CURRENT NEWS



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

WELCOME TO OUR SPRING NEWSLETTER 2025!

Welcome to Spring! Spring is one of the best times of the year. We are coming out of winter, the flowers start to bloom, animals come back out, and everyone is a little bit more cheerful!

Your credit union has been hard at work making it the best place to grow your financial future by taking advantage of our excellent deposit and loan rates. I hope you are sharing the word with your family members who aren't yet part of our community, encouraging them to check us out and join.

In other exciting news, we added a new car buying service, GROOVECAR. Visit our website, www.orutilfcu.org to begin your improved shopping experience.

Sincerely,
Mitchell DeCoeur
 Mitchell DeCoeur
 President/CEO
 O&R Utilities EFCU

It's Home Improvement Season



**Do you have a vision for your home?
 It's time to turn it into reality!**

Let O&R Utilities EFCU assist you in making it happen. We simplify the borrowing process, helping you understand the various loan options available and determining what will suit you best.

Home Equity Line of Credit

- VARIABLE RATES AS LOW AS **7.25% APR***
- MAXIMUM LOAN AMOUNT OF \$150,000
- NO CLOSING COSTS*
- BORROW UP TO 80% OF YOUR HOME'S VALUE

Home Equity Loans

- FIXED RATES AS LOW AS **5.99% APR***
- MAXIMUM LOAN AMOUNT OF \$200,000
- NO CLOSING COSTS*
- BORROW UP TO 90% OF YOUR HOME'S VALUE

*Rates shown are subject to change and are for qualified borrowers. May vary based on credit history, term of loan, LTV, and other factors. Loan must remain open for at least 24 months.

90 Days of NO Payments on all Auto & Recreational Vehicle Loans!

Get behind the wheel today with no payments for 90 days when you finance your vehicle with us. Enjoy the freedom to drive now and start paying later—flexible, hassle free financing made for you.

Promotion ends 08/31/2025. Eligible members have the option to defer their first payment for 90 days. Finance charge begins to accrue on loan origination date. see credit union for more details.





GrooveCar

Finding your next car has never been easier. Explore our car shopping website to discover a wide range of vehicles, paired with competitive auto loan options designed to match your budget and lifestyle. Whether you're in the market for a new or used car, we're here to guide you every step of the way.

Visit orutilfcu.groovecar.com today and let us help hit the road in your dream car.

YOUR ONE-STOP SHOP



Browse the region's largest inventory of new and used cars, and get pre-approved today!

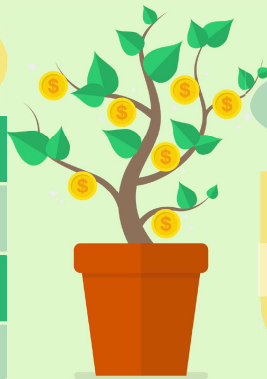
WATCH YOUR SAVINGS GROW

When you **invest new money...**

We'll **bump the rate** by...

\$500 to \$9,999	.15% APY*
\$10,000 to \$49,999	.25% APY*
\$50,000 to \$99,999	.50% APY*
\$100,000+	1.00% APY*

*APY=Annual Percentage Yield. See Credit Union for details.



SHARE CERTIFICATES RATES

3.80%* 6 Month	3.90%* 12 Month
3.80%* 18 Month	3.90%* 24 Month
3.65%* 36 Month	3.55%* 60 Month

HOLIDAY CLOSINGS

Good Friday- Close at 12pm
April 18th, 2025

Memorial Day
May 26th, 2025

Juneteenth
June 19, 2025

FEE SCHEDULE

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



BONUS LOANS

Available now through April 30th

Facing an unexpected expense? Explore our bonus loan option, offering a short term and low interest rate.

- 11 Month Term
- Rates as low as 4.99% APR*
- Max Loan Amount \$5000

*APR = Annual Percentage Rate. Rate shown is subject to change and is for qualified borrowers. Certain Conditions Apply.

MAIN LOCATION:
14 TALMADGE COURT
MONROE, NY 10950

MAILING ADDRESS:
PO Box 470
MONROE, NY 10949

E-MAIL:
INFO@ORUTILFCU.ORG

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

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

WEBSITE:
WWW.ORUTILFCU.ORG

ROUTING NUMBER:
021983258

NMLS #:
466068



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

