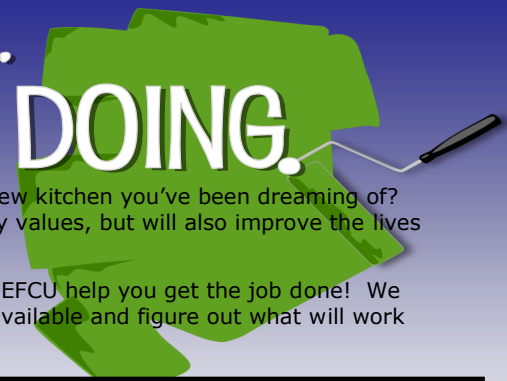


It's Home Improvement Season. STOP DREAMING. START DOING.



There's no place like home. But how much better would it be with that addition, or brand new kitchen you've been dreaming of? Home remodeling and improvements are an investment that can not only increase our property values, but will also improve the lives we live within our own homes!

Now that you've created a vision for your home, it's time to make it a reality. Let O&R Utilities EFCU help you get the job done! We take the stress out of the borrowing process. We will help you understand the types of loans available and figure out what will work best for you.

Fixed Rate Home Equity Loans: Borrow one amount and have the same payment each month.

- ❖ Rates as low as **3.49% APR***
- ❖ Maximum loan amount of \$150,000
- ❖ **No closing costs***
- ❖ Borrow up to 90% of your homes value

Home Equity Lines of Credit: These are revolving credit lines where you borrow as needed. A HELOC is great for multiple projects or uses. If additional costs arise, you can withdraw more funds without the hassle of having to reapply.

- ❖ Rates as low as **3.50% APR***
- ❖ Maximum loan amount of \$150,000
- ❖ **No closing costs***
- ❖ Borrow up to 80% of your homes value
- ❖ Draw period of five (5) years; repayment period up to 15 years

Apply today online at www.orutilfcu.org! Questions? Call us at (845)774-0831 or send us an email to info@orutilfcu.org.

*Rates shown are subject to change and are for qualified borrowers. May vary based on credit history, term of loan, loan-to-value, and other factors. Loan must remain open and active for at least 24 months to avoid closing costs. Home Equity Line of Credit rates are variable.

introducing...

E-SIGNATURE!

**Need a loan??
Don't have time to stop in to sign??
NO PROBLEM AT ALL!**

The Credit Union now has **E-SIGNATURE**. We will securely e-mail you your loan documents to be electronically signed and sent back to us.

It's **FAST, EASY**, and **SECURE!**

Just another way **YOUR** Credit Union is improving to make life easier for its members!

*Some loans, such as real estate loans, may not be eligible for e-signature.



2017 Scholarship Winners

Congratulations to the students pictured. They were each awarded a \$250 scholarship from O&R Utilities EFCU. In addition, Hannah Welshoff was also awarded a \$500 scholarship from the CUANY. We wish each of them the best of luck in their future!



Hannah Welshoff
Ithaca College



Amy Kuhn
College of NJ



Kyle Hanchar
SUNY Cortland



Sandra Priest
City Tech

BULLETIN BOARD

HOLIDAY CLOSINGS:
Independence Day, 7/4/17, CLOSED
Labor Day, 9/4/17, CLOSED

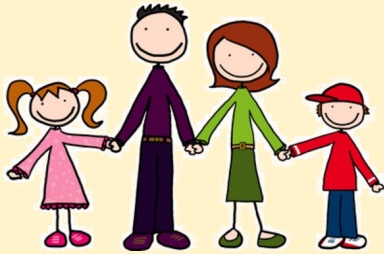
Fee Schedule:
View our COMPLETE FEE SCHEDULE online at: www.orutilfcu.org

NEED A LOAN??

Don't waste any time!
Just fill out the Quick Loan Application and send it to us by fax, e-mail, inter-office or US Mail.

We'll start working on it as soon as we receive it!

Want to get started even sooner??
Apply right online! www.orutilfcu.org



CREDIT UNION MEMBERSHIP

O&R Utilities EFCU is committed to delivering the best possible financial services, including low rates on loans, competitive rates on savings and investment products, time-saving convenience services and excellent personal service. Using the latest technologies, we continually introduce products and services to respond to the ever-changing needs of our members.

Your Membership Lasts A Lifetime

When you become a member of the O&R Utilities EFCU family, it's a relationship that lasts a lifetime, no matter where you live or what you do. Even when you retire, you're still entitled to all of the benefits of credit union membership.

Share Your Membership Benefits With Loved Ones And Co-Workers

We encourage your immediate and extended family members to join and take part in the benefits that our credit union family has to offer as well.

To see if your friends or family members are eligible for membership, contact us at info@orutilfcu.org,

3.25%* 15 YEAR MORTGAGE
4.00%* 30 YEAR MORTGAGE

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

MAIN LOCATION:
14 TALMADGE COURT
MONROE, NY 10950

MAILING ADDRESS:
PO Box 470
MONROE, NY 10949

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

ROUTING NUMBER:
021983258

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

NMLS #:
466068

WEBSITE:
WWW.ORUTILFCU.ORG

E-MAIL:
INFO@ORUTILFCU.ORG

POWERLINE NUMBERS:
(845) 774-0836
(800) 559-5754

ATMS:
THE FOLLOWING ATMS ARE FREE WHEN
USING YOUR ORUEFCU DEBIT CARD:

MONROE LOBBY
SPRING VALLEY CAFETERIA
WEST NYACK CAFETERIA

OR 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



QUICK LOAN APPLICATION

Amount Requested	Purpose of Loan
PERSONAL INFORMATION	
Applicant Name	Member Number
Street Address	Years There
City, State, Zip	Daytime Phone
Social Security No.	Date of Birth
Check One: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Rent/Mortgage
EMPLOYMENT INFORMATION	
Present Employer	
Address	
Years with Company	Monthly Income
*Other Income	Source
*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment.	
PLEASE READ, SIGN, AND DATE DISCLOSURE	
By signing below, you represent everything stated in this application is correct to the best of your knowledge. You authorize O&R Utilities EFCU to investigate your credit record, verify your employment & income information, and answer questions regarding your credit history. You also authorize O&R Utilities EFCU to obtain credit reports in connection with this application and for any update, renewal, or extension of the credit	
Applicant's Signature	Date
X	

Competitive Mortgage Financing From The Credit Union You Trust

O&R Utilities EFCU partners with OwnersChoice for our mortgage financing program. Whether you're purchasing a home or refinancing your mortgage, you can look to us for trusted advice and exceptional service.

Our mortgage program features:

- a secure online application process;
- expanded loan programs;
- low interest rates and closing costs; and
- expert support and assistance throughout the entire process.

All O&R Utilities EFCU mortgage loans are serviced through OwnersChoice, a full-service mortgage corporation serving credit unions in the greater Northeast. If you are looking for competitive mortgage financing from a lender you can trust, stop by our office or contact us at info@orutilfcu.org or 845-774-0831.