

REFER A MEMBER \$25 for you. \$25 for a new member.

HURRY!
Limited
Time Offer

What's better than being a member of a financial institution you love & own? Sharing \$50 with a family member or co-worker!* For each new member you refer to us, we'll give \$25 to you and \$25 to the new member. It's our way of thanking you. And the friends, family members and co-workers you refer will thank you too.

Spread the word

If you're happy with O&R Utilities Employees Federal Credit Union, we invite you to refer someone you know... a friend, family member, or a co-worker. If someone you refer opens an account, you'll both earn a special cash reward.

It's easy - here's how

Simply complete the Refer a Member Coupon below and ask your family member or co-worker to bring or send it to our office. Every member who joins earns you another \$25! And your family member or co-worker? They get to experience a better way to bank and receive a \$25 "welcome bonus" thanks to you.

*Family member or co-worker must be eligible for membership.

Refer a Member Coupon



O & R UTILITIES EMPLOYEES
FEDERAL CREDIT UNION

pay \$25 to me:

Your Member Number: _____ Your Name: _____

Daytime Phone: _____ E-Mail: _____

pay \$25 to my family member or co-worker:

New Member's Name: _____

All accounts are subject to our normal approval process. Offer expires 6/30/17. O&R Utilities EFCU reserves the right to cancel the promotion without notice.

Referring Member: \$25 will be deposited into your Share Savings account for each new member account that is opened. Visit our website, www.orutilfcu.org, for additional coupons. **New Member:** Account must remain open and in good standing for 90 days. If closed within 90 days, there is a \$25 early closing fee. \$25 will be deposited into your Share Savings account after account opening. May be subject to IRS reporting.

TAX LOAN SPECIAL

- ◆ 11 Month Term
- ◆ Borrow Up To \$5,000
- ◆ Rates as low as
4.74%^{APR*}
- ◆ Apply by 4/30/17



*Rate is based on credit worthiness. Some restrictions apply.

BULLETIN BOARD

HOLIDAY CLOSINGS:

Good Friday, 4/14/17, Close at 12PM
Memorial Day, 5/29/17, CLOSED

Fee Schedule:

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

18 MONTH CERTIFICATE SPECIAL

2.02% APY*
Members with \$500
or more direct
deposited monthly

1.51% APY*
All Members



*APY=Annual Percentage Yield. Some restrictions apply. Offer ends 4/28/17.

CURRENT CONTACT INFORMATION

It's so important for the Credit Union to have your most up to date contact information in case we need to get in touch with you concerning your account!

Just send us an email to info@orutilfcu.org with the following information:
Member Number & Name
Current Address
Home, Cell & Work Phone #s
Work Location & Department
E-Mail Address

The Smart Option Student Loan[®] by Sallie Mae[®] For borrowers attending degree-granting institutions

Now you can pay for college the smart way with three great repayment options and competitive interest rates! This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

The Smart Option Student Loan features and benefits:

- ◆ Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility
 - ◆ No origination fee and no prepayment penalty
 - ◆ Benefits and an interest rate reduction available
 - ◆ Rates that reward creditworthy borrowers
- ◆ Applying with a creditworthy cosigner may help you qualify
 - ◆ 100% US-based Student Loan Specialists

To learn more, visit our website www.orutilfcu.org or contact the Credit Union today!

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

