

# CURRENT NEWS



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

## WELCOME TO OUR WINTER NEWSLETTER 2025!

For me, this is the most wonderful time of the year; I reflect on the past year and look forward to the new year. As I reflect on 2025 here are a few things that I am excited about that we have accomplished:

1. Very healthy financials, assets increased by 15%, membership increased by 3%, loan growth increased by 4% over 2024.
2. Providing the lowest loan rates and highest deposit rates in the Hudson Valley.
3. Offering products and services with excellent member service.

Things that I look forward to implementing in 2026:

1. Adding a payment service such as Zelle or Venmo.
2. Offering debit card usage via Apple Pay & Google Pay.
3. Upgrading our mobile & digital home banking app.

These are just some of the reasons that being a member of the Credit Union is one of the best things you can do for you and your family's financial future.

As always do not hesitate to contact me if you have any questions or suggestions to help improve your Credit Union.

Lastly, everyone at ORUEFCU wishes each of you a happy and healthy New Year!

Sincerely,  
*Mitchell DeCoeur*  
Mitchell DeCoeur  
President/CEO

O&R Utilities Employees Federal Credit Union

## FREEZE IN GREAT RATES THIS WINTER

### SHARE CERTIFICATES RATES

3.50%* 6 Month	3.65%* 12 Month
3.70%* 18 Month	3.75%* 24 Month
3.80%* 36 Month	4.00%* 60 Month

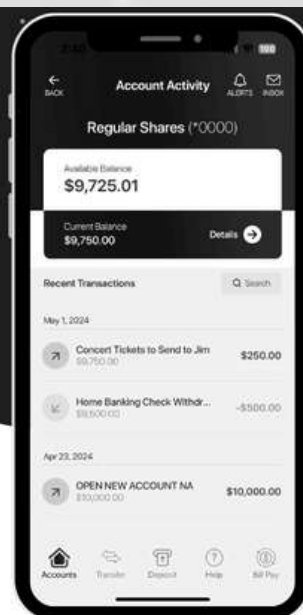
### Bring in New Money & We'll Bump Up The Rate!

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

LAST CHANCE

## Holiday Skip-a-Pay

Take a holiday from your loan!  
Skip your January Payment for just \$25.  
Contact us today!



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

IT'S HERE!  
**FASTER,  
FRESHER**  
MOBILE BANKING

THERE'S NOTHING FOR YOU TO DO EXCEPT UPDATE YOUR CURRENT APP!



## Ready For Your Next Ride?

Whether you're buying a new vehicle, refinancing your current loan, or completing a lease buyout, we make financing simple with competitive rates\* and flexible terms tailored to your budget. Our quick application process helps you get approved faster so you can shop with confidence. Let us help you save more and drive home happy.

**Apply Today!**

\*Annual percentage rate. Terms may apply.

## PURCHASING OR REFINANCING A HOME?

### Contact Us First!

We partner with Credit Union Mortgage Association (CUMA) to offer both fixed and adjustable rate first home mortgages for up to 30-year terms. CUMA is a full-service mortgage company owned by credit unions and dedicated to serving credit union members.

**Call Our Mortgage Hotline Today!**  
**703-936-2160**



### Holiday Closings

New Year's Day  
January 1st, 2026

Martin Luther King Jr day  
January 19th, 2026

Presidents' Day  
February 16th, 2026

### Fee Schedule

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

## Give the Gift of Membership

For a limited time, refer a family member or friend\* & you'll **both** get \$25 to enjoy!  
Share the benefits and celebrate together!

\*Family member/friend must be eligible for membership. This offer must be mentioned in order to be received. Offer is valid until 01/31/2026 & may be subject to 1099 IRS reporting.

**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)



**SUPERVISORY COMMITTEE  
MAILING ADDRESS:**  
PO BOX 470  
MONROE, NY 10949

ACCESS THE ALLPOINT &  
MONEYPASS NETWORK  
LOCATIONS FROM OUR WEBSITE  
TO FIND A SURCHARGE-FREE  
ATM NEAREST YOU.

