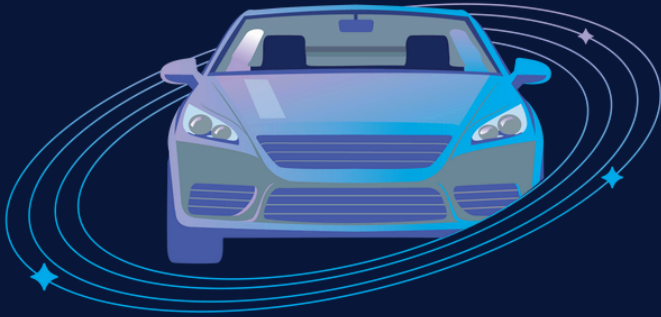


# Start Your Engines



**Orion**  
FINANCIAL  
**Auto Loans**

**APPLY TODAY**  
**ORIONFCU.COM**



Orion's competitive rates and convenient financing options make it easier to get behind the wheel. Calculate your monthly payments at [orionfcu.com](http://orionfcu.com).

## **REFINANCING**

Ease the burden of your monthly car payment by refinancing your existing loan with a lower rate from Orion.

**No payments for 90 days.**

No payments for 90 days promotion is for loans for the purchase of autos or auto refinance from another institution. Conditions apply. Promotions may be canceled at any time without notice.

# Checking That Puts You First



Annual Percentage Yield (APY) is accurate as of 12/1/2024 and subject to change after account opening. Advertised APY assumes Premium Perks Qualifiers are met. When qualifiers are met, on balances up to \$10,000, 5.00% APY; on balances from \$10,000.01 to \$75,000, 5.00% to 2.21% APY; on balances from \$75,000.01 to \$100,000, 2.21% to 2.43% APY; on balances over \$100,000, 2.43% to 4.55% APY. If qualifiers are not met, 0.01% APY on entire balance. Visit [OrionFCU.com](https://OrionFCU.com) for Premium Perks Qualifiers. Fees may reduce earnings. Insured by NCUA.

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**ORIONFCU.COM**



## **5%<sub>APY</sub> PREMIUM CHECKING**

Offers a great return on your deposit plus these additional benefits:

- ATM Fee Reimbursement
- No Minimum Balance
- Mobile Check Deposit
- Digital Banking
- Free Checks

## **ORION FREE CHECKING**

- No Minimum Balance
- Mobile Check Deposit
- Digital Banking

## **CHECKING 2.0**

Need a fresh start?  
Orion has options to  
meet you where you are.

# Charge Ahead



**Orion**  
FINANCIAL  
Credit Cards

**APPLY TODAY**  
**ORIONFCU.COM**



## THE ORION CARD

Competitive low interest rates with no annual fee make the most of your spending.

## ORION REWARDS

Earn 1.5% Cash Back or Rewards Points toward travel and more with no annual fee.

## ORION SECURED

Rebuild your credit with the convenience of a secured credit card that supports you on your financial journey.

Rates and Terms in effect as of 1/27/2025 and are subject to change without notice. Points and Cash Back are earned on eligible net purchases (purchase minus returns, credits and adjustments). Purchases do not include, and rewards are not earned for, the following transactions: cash advances, balance transfers, cash equivalent transactions, or fees of any kind, including but not limited to finance charges, late fees, returned payment fees, and card replacement fees. Credit card approval subject to membership, credit approval and other underwriting criteria; not every application will qualify. Programs, services, rates, and terms are subject to change without notice. Other conditions may apply.

# Home Equity Line of Credit

**5% APR FOR 6 MONTHS**



Offer valid as of 9/18/24 and is subject to change or withdrawal without notice. Introductory offer applies to new HELOCs only with lines from \$20,000 to \$200,000. 5% APR is valid for 6 months from opening. After 6 months, standard APRs will apply. As of 9/18/24, the standard APR is 7.75% to 12.50%. Standard APRs are variable and are based on Wall Street Journal Prime Rate plus a margin of -0.25% to 4.5%. Minimum standard APR is 7.75% and maximum APR is 18%. Loans are subject to approval. Other restrictions may apply.

**APPLY TODAY**  
**ORIONFCU.COM**



## **LOW INTEREST RATES**

By securing your HELOC with the value of your home, you can benefit from lower rates and fees than other lending options.

## **CONVENIENT SPENDING**

Spend from your home equity line of credit with convenience and advance only the funds you need, when you need them.

**Draw on your home equity  
as needed for up to 10 years.  
A home equity line of credit  
is a great way to pay for a  
home renovation or  
large expense responsibly.**

# Make Your Move



**Orion**  
FINANCIAL

Home Loans

**APPLY TODAY**  
**ORIONFCU.COM**



## **PURCHASE OR REFINANCE**

Orion has competitive rates and excellent, hands-on mortgage service to meet all of your personal needs.

## **GET PRE-APPROVED TODAY**

Scan the QR code to get started.  
Orion offers conventional, FHA, VA, USDA, and adjustable rate mortgages.



# Make Your Move



**Orion**  
FINANCIAL

## Home Loans

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**Rachel Campbell**

Residential Mortgage Loan Officer

901.266.2992

rcampbell@orionfcu.com

NMLS #2295093



# Make Your Move



## Home Loans

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**Judson Williford**

Executive Vice President | Mortgage

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# Make Your Move



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FINANCIAL  
Home Loans

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**Bob Chapman**

Mortgage Loan Officer

901.292.6724

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NMLS #611087





# Make Your Move



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FINANCIAL  
Home Loans

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**Ila Bhula**

Senior Loan Officer

901.266.2870  
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# Make Your Move



## Home Loans

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**ORIONFCU.COM**



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**Ronnie Smith**

Mortgage Loan Officer

731.695.8460  
rsmith@orionfcu.com  
NMLS #949905



# Make Your Move



## Home Loans

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**Scott Stader, MBA**  
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