

# Checking with a *Choice.*

## Check Out Our Checking Options.

Do you use your check card a lot each month, or just a few times? Do you use an ATM card often or rarely? Do you carry a big balance in your account, or just what you need to cover expected bills?

Because people use checking accounts in many different ways, Oklahoma Central offers our members the convenience of many different accounts to choose from, including free and interest bearing options. Oklahoma Central has the checking account that's right for you. All you have to do is make your choice.

This brochure provides a summary of each type of checking account, as well as charts that allow you to compare account features. If you need additional help deciding which account is right for you, just contact one of our knowledgeable member financial representatives.



P.O. Box 471227  
Tulsa, Oklahoma 74147  
918-664-6000  
www.OklahomaCentral.org

### Branch Locations & Contact Information

11335 E 41st St..... 41st & Garnett  
5350 S Peoria Ave ..... 55th & Peoria  
515 S Peoria Ave..... 5th & Peoria  
5220 N Hwy 167..... Port of Catoosa entrance  
2211 S Aspen Ave..... 91st & 145th (Broken Arrow)  
4132 E 51st St..... 51st between Harvard & Yale  
140 One Williams Center..... 1st & Main  
8080 S Yale ..... 81st & Yale

### COMING EARLY SUMMER 2010

Tulsa Hills Shopping Center - Highway 75 & South 81st St  
Phone..... 918-664-6000  
Bank Online..... www.OklahomaCentral.org  
Bank by Phone 24/7 ..... 918-663-8377

*Your financial well-being  
is Central to us.*



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# Checking



Oklahoma Central Credit Union exists for one purpose and one purpose only: to serve you, our member. It really is that simple. You see, as a *non-profit credit union serving the employees of area businesses and their families*, we're not

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owned by far-away investors, as many for-profit financial institutions are. Instead, we're owned by our members – the people we see every day at our branch offices and teller windows. So, instead of turning profits into dividends for anonymous stockholders, we turn them into affordable loan rates and lower fees for our members, along with excellent returns on savings and investment accounts ... and an outstanding array of useful services and programs.

And we never forget that the one we do all of this for ... *is you.*



# Checking Accounts *to fit your needs.*

## CareFree Checking

- No minimum balance
- No monthly service charge
- Free check card/ATM card with up to eight free ATM withdrawals monthly (60¢ each thereafter; ATM balance inquiries 75¢ each)
- Free eStatements
- Free Bill Pay
- Free online banking at [www.OklahomaCentral.org](http://www.OklahomaCentral.org)
- Free 24-hour bank-by-phone account access
- Unlimited check writing
- Overdraft protection (transfers funds automatically from another source account; \$1 service charge per occurrence)
- Federally insured by NCUA up to \$250,000
- Additional insurance coverage by ESI of up to \$250,000, for total coverage up to \$500,000

## Smart Relationship

- Free checking for members maintaining a balance of \$5,000 or more in any combination of deposit accounts under one member number; \$10 charged in months when balance falls below minimum
  - Interest paid on checking account balance above \$2,500\*
  - Immediate availability of deposited funds, some restrictions may apply
  - Free small (3 x 5) safe deposit box, based on availability
  - Free guaranteed funds checks, money orders, traveler's checks
  - Free Oklahoma Central image checks
  - Unlimited check writing
  - Free online banking at [www.OklahomaCentral.org](http://www.OklahomaCentral.org)
  - Free 24-hour bank-by-phone account access
  - Free overdraft protection (transfers funds automatically from another source account)
  - Free check card with unlimited ATM checking withdrawals (ATM balance inquiries 75¢ each)
  - Federally insured by NCUA up to \$250,000
  - Additional insurance coverage by ESI of up to \$250,000, for total coverage up to \$500,000
  - Free Bill Pay
- \* calculated on average daily balance; posted monthly

Quick Comparison Chart	CareFree	Smart Relationship
Minimum opening deposit	\$25	\$25
Minimum balance	no minimum balance	\$5,000 minimum daily combined balance under one member number
Monthly service charge	none	\$10 if minimum daily balance is not maintained
Discounted checks	none	free Oklahoma Central image checks
Check writing privileges	unlimited	unlimited
Free online banking	yes	yes
Free 24-hour bank-by-phone	yes	yes
Overdraft protection	\$1 per occurrence; assumes availability of funds from another source account for automatic transfer	free; assumes availability of funds from another source account for automatic transfer
Free Check Card	up to eight free ATM withdrawals	unlimited free checking withdrawals
Extras	free online banking • free bill pay	• interest paid on checking balance over \$2500 • free guaranteed funds checks, money orders, traveler's checks • immediate availability of funds • free small safe deposit box • free Bill Pay

## Money Market Account

- Minimum balance \$2,000
- Interest rates reflective of short term market rates for US government securities; may be adjusted weekly\*
- No monthly service charge as long as minimum balance is maintained; otherwise \$10
- Checks available
- Up to six free withdrawals monthly
- Free online banking at [www.OklahomaCentral.org](http://www.OklahomaCentral.org)
- Free 24-hour bank-by-phone account access
- Check card not available
- Federally insured by NCUA up to \$250,000
- Additional insurance coverage by ESI of up to \$250,000, for total coverage up to \$500,000

\* calculated on average daily balance; posted monthly

## Investor Money Market Account

- Minimum balance \$50,000
- Interest rates reflective of short term market rates for US government securities; may be adjusted weekly\*
- No monthly service charge as long as minimum balance is maintained; otherwise \$10
- Checks available
- Up to six free withdrawals monthly
- Free online banking at [www.OklahomaCentral.org](http://www.OklahomaCentral.org)
- Free 24-hour bank-by-phone account access
- Check card not available
- Federally insured by NCUA up to \$250,000
- Additional insurance coverage by ESI of up to \$250,000, for total coverage up to \$500,000

\* calculated on average daily balance; posted monthly

Quick Comparison Chart	Money Market Account	Investor Money Market Account
Minimum balance	\$2,000	\$50,000
Interest rate	reflective of short term market rates for U.S. securities, may be adjusted weekly*	reflective of short term market rates for U.S. securities, may be adjusted weekly*
Monthly service charge	\$10 if minimum balance is not maintained	\$10 if minimum balance is not maintained
Printed checks available	yes	yes
Withdrawal privileges	six per month	six per month
Free online banking	yes	yes
Free 24-hour bank-by-phone	yes	yes
Check Card	not currently available	not currently available

\* calculated on average daily balance; posted monthly

## Access Checking

*If you've made mistakes with a past checking account, Access Checking\* is your opportunity for a "do-over." It's your chance to make things right and have access to a checking account once again. Here's how it works:*

- Open your account with a \$25 deposit
- \$10 monthly service charge
- Check card/ATM card for \$1 per month (includes eight free ATM withdrawals monthly, 60¢ each thereafter; ATM balance inquiries 75¢ each)\*\*
- Free eStatements
- Free online banking at [www.OklahomaCentral.org](http://www.OklahomaCentral.org)
- Free 24-hour bank-by-phone account access
- Unlimited check writing
- Federally insured by NCUA up to \$250,000
- Additional insurance coverage by ESI of up to \$250,000, for total coverage up to \$500,000

\*To be eligible for this account, only one record or one retail indicator can be present on your Chex Systems report. To transition out of Access Checking, you must have fewer than 6 non-sufficient funds charges assessed to your account during a one year time period. Your account will not automatically transfer to another checking account product. You must contact a Member Financial Representative to initiate the process.

\*\*Check card/ATM transactions are limited to a \$300 daily maximum.