

**Current Statistics  
as of May 31, 2009**

Members ..... 34,907  
 Deposits ..... \$328,815,466  
 Loans ..... \$176,163,031  
 Assets ..... \$376,765,218

**Branches closed:**  
 Saturday, July 4 Fourth of July  
 Mon, Sept 7 Labor Day



**Oklahoma Central's Check Card Family  
Continues To Grow**

The Owasso and Sand Springs School Check Cards are now available. They will join the schools we currently offer - Union, Broken Arrow, Jenks and Catoosa. Hurry in to get (or switch to) an Oklahoma Central School Check card and start supporting your favorite school today. It's easy; simply drop by any branch location or call us at (918) 664-6000.



**ELVIS Has Left The Building**

Though the lights and sounds of Vegas have faded, the memories will live long for Oklahoma Central's 68th Annual Meeting. Held at the Renaissance Hotel on Saturday, May 2nd, this sold-out event offered credit union members and employees an unforgettable evening of food, business and fun. The event began with an exceptional meal, and after an informative business meeting the lights went down and the curtain went up as Elvis in Vegas star, Greg Miller and his band – Honeymoon in Vegas – thrilled the over 830 in attendance. This was Oklahoma Central's largest Annual Meeting yet and tickets for this year's event sold out in record time. A special thanks to our members and employees for making this a night to remember. Stay tuned because who knows what's in store for next year?!?



**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

Phone: ..... 918-664-6000  
 Bank Online: ..... www.OklahomaCentral.org  
 Bank by Phone 24/7: ..... 918-663-TESS(8377)

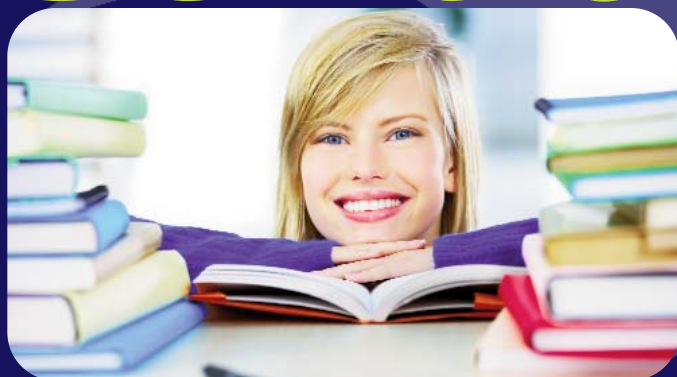


*Your financial well-being  
is Central to us.*

*The Publication for Members of Oklahoma Central Credit Union*

Summer 2009

**Central** express



**In This Issue:**

- A Word From the President
- Oklahoma Central's Student Loan Program
- Business Member Spotlight: Julie Hakman



Oklahoma Central was recently awarded the Dora Maxwell Award for our 2008 Shred Day. Shred Day was a proactive effort to help prevent fraud and identity theft by allowing members, and the community, to shred unwanted credit card applications, bank statements and any documents containing personal information – and an opportunity to help the environment by recycling excess paper. The Dora Maxwell Award recognizes credit unions for activities that help people or strengthen the structure of the community. We are humbled by this award and honored to have the opportunity to support both our members and our community. Plans for the 2009 Shred Day are underway; more information coming soon.

**We Love Kids!**

Oklahoma Central was one of the Partners in Education (PIE) recognized by administrators and teachers at a thank-you reception held at Sequoyah Elementary School in Tulsa on May 11. Pictured left to right are PIE committee members, Stephanie Hill, Vice President of Marketing; Misty Verrett, Member Financial Representative and Gina Wilson, President and CEO, with the certificate of appreciation and a fantastic "Hands Around the World" hanging mobile created with handprint cut-outs of students in one of Sequoyah's second grade classes. The mobile is being proudly displayed in the children's area at the 41st and Garnett branch. Oklahoma Central also supports three other schools in Tulsa, Broken Arrow and Catoosa through Partners in Education.



Stephanie Hill, VP Marketing; Misty Verrett, Member Financial Rep; Gina Wilson, President/CEO



Play Oklahoma Central's Treasure Hunt online instant win game. Log onto your home banking page at [www.oklahomacentral.org](http://www.oklahomacentral.org) and start hunting for the keys to unlock your treasure. There are \$100 and \$1,000 daily cash prizes. Sign up for online bill pay, pay seven bills online and receive \$10 free. The treasure hunt ends July 31st, so hurry online to stake your claim. Happy hunting!

## A Word from the President

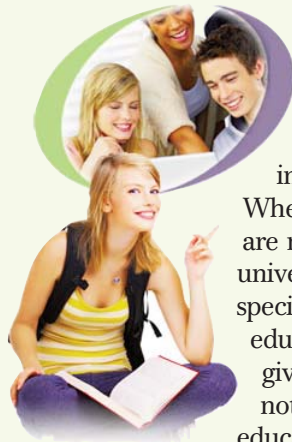
Our 68th annual meeting was a huge success. It was the first time in our history to have sold out for this event! The final numbers have been tallied, and of the 850 tickets sold, there were only 13 no-shows — totally unbelievable! Las Vegas entertainer, Greg Miller, gave an awesome performance with his tribute to the late Elvis Presley. He wowed the audience and gave away several scarves to some lucky ladies who charged the stage. In fact, he was such a hit, I feel Greg Miller, will most likely be a repeat performer within the next few years. Many in attendance asked me at the closing of the evening, "How are you going top this?" Good question! We don't know yet, but please stay tuned as we are already in preparation for next year's meeting in April, 2010!

Lastly, on a personal note, it was just three years ago when I wrote in my president's letter that my youngest son, Nick, had turned 16 and had been a member of Oklahoma Central since he was five years old. Now, my baby has graduated from high school this May, with his sight set on college. He is also moving on to the next level of his financial education which began early with a kid's club savings account; last year he started managing his own varsity checking account and a Jenks Trojan checkcard. Now with graduation ceremonies behind him, he has explored his college options and the cost of tuition. Fortunately, cost will not be a deterrent to choosing the right school. If needed, he will be able to take advantage of the student loans now offered through Oklahoma Central, which will give him the flexibility he needs to further his education — whether at our local community college or Oklahoma State (well, he could consider the other school but his mother bleeds orange). Nevertheless, our student loan program was launched several months ago and college bound students like Nick are finding Oklahoma Central once again to be a financial resource for just about everything they will need.

We are ready to meet the needs of our recent college graduates as well. Many have been fortunate to land good jobs right out of college and in an unprecedented fashion, are putting their well-earned credit and first year of work to good use by purchasing their first home, taking advantage of the new \$8,000 Stimulus Package credit. Other members are doing the same. Our Real Estate lending volume remains at a strong pace, and is expected to continue throughout the rest of the summer.

Oklahoma Central is excited about the opportunity to offer our members more choices, rewards and opportunities to teach financial education to our young people. As always, you and your family's financial well-being is *Central* to us.

~Gina



## Oklahoma Central's Student Loan Program

You know the value of a college education, especially in today's economic climate.

Whether you or a family member are making plans to attend a university, technical college, or any specialized training program, education beyond high school can give a graduate choices that may not otherwise be possible. An education will open doors to better paying positions and give them the

opportunity to do the things they enjoy most. By continuing education, graduates can expand their possibilities and increase their career choices. However, the cost of a college education can be overwhelming for both students and parents, and the process to apply can be confusing. Oklahoma Central offers a solution for many families. We have partnered with Great Lakes Higher Education Corp. to offer Federal Family Education Loan Program (FFELP) loans to help both parents and students.

### Oklahoma Central offers two basic types of FFELP loans for students and parents:

#### - Stafford Loans

The *subsidized* Federal Stafford Loan is based on financial need. The government pays the interest while you are in school.

The *unsubsidized* Federal Stafford Loan is not based on need, but family income is still a determining factor. You pay all of the interest, although you can have the payments deferred until after graduation.

#### - Parent PLUS/Grad PLUS Loans

Creditworthy parents of dependent undergraduate students and graduate/professional students can apply for this loan, which is not based on need.

### Follow these steps to apply for a federal student loan:

**1. Visit [www.oklahomacentral.org](http://www.oklahomacentral.org)** and follow the link for Student Loans under the Lending Services tab. In your loan documents, please reference:

Oklahoma Central Credit Union  
PO Box 471227  
Tulsa, OK 74147  
Lender Code: 833760

#### **2. Complete a FAFSA**

Before you begin applying for a Stafford and/or PLUS Loan, you must first complete and submit the Free Application for Federal Student Aid (FAFSA).

You must submit a new FAFSA each academic year that you request federal aid. FAFSAs for the upcoming academic year are available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), on or after January 2. Contact your school for their application deadline.

#### **3. Receive your SAR**

Once your FAFSA is processed, a Student Aid Report (SAR) is created. If you submitted your FAFSA online, allow 1-2 weeks for you and your school to receive the SAR electronically. FAFSAs submitted by mail take 6-8 weeks to process.

#### **4. Receive your Award Letter**

Your school(s) use data from your SAR to determine the amount of your financial aid award for the upcoming academic year and send you an award letter by e-mail or US Mail. (If your letter mentions the William D. Ford Direct Lending Program, contact your school for the appropriate promissory note.)

#### **5. Complete a Master Promissory Note**

While you must complete the FAFSA process to apply for aid each academic year, this Master Promissory Note will be used to process all of your loans over multiple academic years at the same school.

**6. NOTE:** Your school will receive the funds directly. Stafford, Parent PLUS and Grad PLUS Loans are guaranteed and serviced by Great Lakes. When Great Lakes receives your Master Promissory Note and School Certification Form from the school indicating the loan amount and disbursement dates, funds will be sent to the school.

#### **7. Access Your Loan Account Online**

You can check the status of your loan, view your account information and make payments from your bank account 24/7 at [www.mygreatlakes.org](http://www.mygreatlakes.org). Choose "Borrowers" and then log in to access Internet Borrower Inquiry Service. This site offers a variety of tools for calculating the cost of your loan. It's your resource for forms, a glossary of financial aid terms, contact information, and lots of other information to help you manage your loans.

#### **8. Call These Toll-free Numbers for Loan Inquiries**

Contact BEFORE your loan is disbursed to the school: Great Lakes at 1-800-366-0032

Contact AFTER your loan is disbursed to the school: Great Lakes at 1-800-236-4300

For more information, visit our website at [www.oklahomacentral.org](http://www.oklahomacentral.org) or call 918-664-6000.

## Business Member Spotlight: Julie Hakman

Recently, Julie Hakman, a member of the Oklahoma Central Member Business Services family, was named the Tulsa Chamber of Commerce 2009 Small Business Person of the Year as founder and president of AmericanChecked Inc. Julie has been a member of Oklahoma Central since 2000 and joined Member Business Services in 2005, shortly after she opened AmericanChecked Inc., a successful, Tulsa-based background screening company. We caught up with Julie to congratulate her on the award and to talk about her experience in business and with Oklahoma Central. Here's what she had to say:



### **Why did you decide to go into business for yourself?**

There were multiple reasons. When I first realized my dream of climbing the corporate ladder and becoming the president of a company it was not what I expected. I was traveling all the time. I had less and less time to spend with my family, so I decided I would put them first and start my own business.

### **What does being recognized as Tulsa's Small Business Person of the Year mean to you?**

When I was working in corporate America, I recognized there was an opportunity to be a national competitor while having a small business where I could get back to customer focus, have a management team that cares about their staff and a staff that cares about the people. We have a "people first" philosophy at AmericanChecked. I was thrilled by the award but it is not my award, it's my team's award.

### **How did you become a member of Oklahoma Central?**

The president of a company I used to work for once told me, "Julie, as your proceed in life and progress in your career, find a bank where you know the banker." So, that is always in the back of my mind. When I moved to Tulsa from California, a co-worker of mine referred me to Oklahoma Central, and on my first visit to the 41st and Garnett branch I was amazed. It was like nothing I have experienced in my life. I was thrilled with the service I received. I had just moved and did not have an Oklahoma driver's license. I thought this would take all day or I would have to set up an appointment and come back another day. But I went in the credit union, and they were friendly and helpful from the minute I walked into. I thought there would be red tape and hoops to jump through, but Oklahoma Central made the process easy and even directed me to the nearest tag agency. Now I can say I bank where I know my banker.

### **Why did you decide to join Member Business Services?**

When I needed an additional commercial account after I opened AmericanChecked Inc., I knew just where to go. When I went in and spoke with Dee Hamby about opening my account, I really did not know what I needed and how to proceed. She told me not to worry about a thing, she would list all the items I needed and would take care of the rest — and she did.

Congratulations again, to Julie. AmericanChecked exemplifies the business savvy and customer-first philosophy that makes thriving small business like theirs such an integral part of the Tulsa economy. We share their same commitment and look forward to being a partner in Julie's continued success.