

Oklahoma Central's 24-Hour Banking



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

Wherever You Go, There We Are

At Oklahoma Central, we're always happy to see members at our branch locations. But we know that sometimes – say, on a lazy Saturday morning – you'd rather not have to comb your hair, brush your teeth, change your shoes, jump in your car and make a special trip for a simple banking transaction.

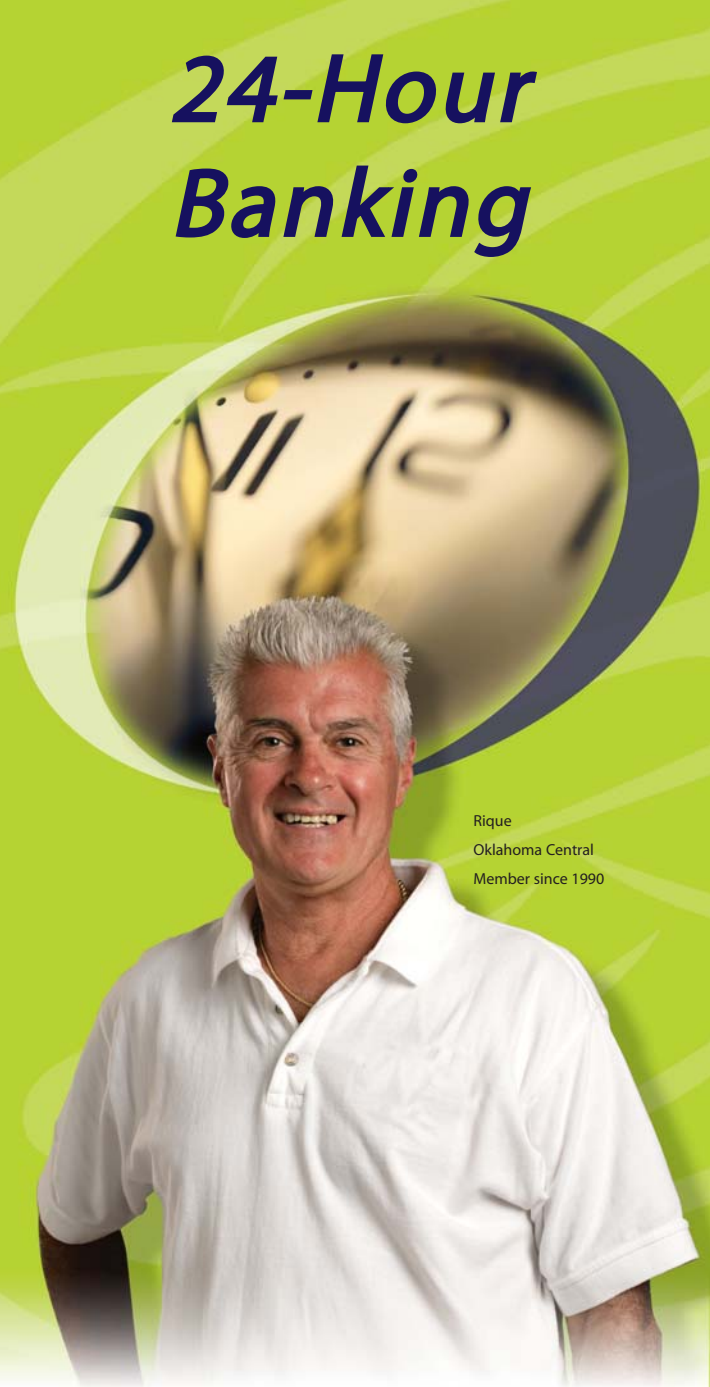
With 24-hour banking you don't have to. You can do just about all of your banking anytime, from just about anywhere, by phone or online. It's fast. It's easy. And no one will give you a funny look if you happen to be wearing a robe and fuzzy slippers.

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
6929 N Lakewood..... Cherokee Industrial Park

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.*



Rique
Oklahoma Central
Member since 1990



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 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

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

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.*

Bank By Phone

Our 24-hour bank-by-phone service (TESS®) lets you carry out dozens of transactions with the push of few phone buttons. All you need is your member number and a four-digit access code (not your bank card pin number), which you can obtain by contacting our call center at 918.664.6000 during business hours (8 a.m. – 6 p.m., Monday – Friday; 9 a.m. – 1 p.m., Saturday).

You can bank by phone either locally (663.8377) or from out of town (1.800.333.8377). Once you’ve dialed in, just follow these simple steps:

- Enter your member number then press the # key. The # key must follow each entry.
- Enter your access code, then press #.
- Use * key to cancel an entry, then press the # key.
- Enter the service code (see list) for the transaction you wish to perform, then press #. (If you don’t know the service code and don’t have a list, you can press zero for a menu.)
- To access your accounts, you will need your account and/or loan numbers. You’ll find them on your statements from Oklahoma Central; you can also get them from our call center.
- To enter dollar amounts, enter the number in dollars and cents, without a period, followed by # (for example, \$25.00 would be entered as 2500#).
- To perform more than one transaction, just press the code for the new transaction after the previous one is complete. You can also cancel a transaction in progress by pressing a new service code.

Service Codes

- 7# Account activity
- 8# Account deposit inquiry
- 9# Account withdrawal inquiry
- 11# Savings balance
- 12# Checking balance
- 13# Last three checks cleared
- 14# Specific check # cleared
- 15# Account balance [*]
- 16# Loan balance [*]
- 17# Checks cleared on account [*]
- 18# Interest paid on account
- 20# New member number
- 21# Transfer savings to checking
- 22# Transfer checking to savings
- 25# Transfer line-of-credit to savings
- 27# Transfer account to account [*]
- 28# Transfer line-of-credit to account [*]
- 29# Cross member number
- 31# Check withdrawal from savings
- 34# Check withdrawal from account [*]
- 41# Loan payment from savings
- 42# Loan payment from checking
- 45# Loan payment from account [*]
- 54# Audio loan application
- 80# Repeat last response
- 81# Service code menu
- 90# Request credit union assistance

* indicates an account other than your primary savings or checking account

Bank Online

Online banking puts you in control, giving you complete, detailed information about your personal accounts any time you need it – from anyplace where you have access to the Web.

And, thanks to state-of-the-art data encryption, you can be assured of the same degree of security as you would expect at a branch location.

Our Web site gives you almost as many options as you’d have at a branch, too, letting you check balances, pay bills, transfer funds, order checks, apply for loans and more.

Account Access

Need to transfer money from savings? Forget to record an ATM withdrawal? Want to reconcile your checking account daily? No problem. You can track and manage all of your Oklahoma Central accounts – checking, savings, Visa, loan, CD or IRA – with online Account Summary.

In addition to viewing real-time balances, you can also view a detailed history for any account, with transaction data going back several months. What’s more, you can transfer funds between accounts under the same member number with a few keystrokes. And the export feature lets you select and download information to Money or Quicken for fast and easy reconciliation.

Online Statements

No need to wait for the mail; Online Statement delivers bills to your e-mail inbox, notifying you that they’re ready to view. You can even download them to Money or Quicken, cutting your account management time to next to nothing.

Bill Pay

No checks, no envelopes, no stamps, no postal delays. Bill Pay lets you pay and track your bills online in less time than it takes to walk a payment to your mailbox.

Our self-guided service helps you set up online accounts for an extensive list of payees. For recurring payments, such as a mortgage or car loan, you can even arrange automatic monthly payments.

With Bill Pay you remain in control, changing payees

as needed and scheduling payments in the amount and on the date you choose. You can gain better control your budget, too, analyzing your expenses over past months.

Check Ordering

Down to your last book of checks? Order more online in the quantity and style you choose. You can even change personal information on your checks and track your order status.

Stock Quotes

Create an online investment portfolio for stocks, mutual funds and money market funds, then track their day-to-day performance.

Your transaction-based portfolio keeps tabs on current positions, and lets you record and view a full record of transactions, which is useful for tracking, tax filing, and buying and selling from specific lots.

User Options

This feature enhances your online security and control, letting you change your password at will and customize settings (such as session timeout) to your preferences.

All you need for online access is your member number and your bank-by-phone access code. If you don’t have a code, you can obtain one by contacting our call center at 918.664.6000 during regular business hours (8 a.m. – 6 p.m., Monday – Friday; 9 a.m. – 1 p.m., Saturday).

Our Online Access tutorial can help you get up and running in a snap. But if you’d first like to make sure that online banking is right for you, we invite you to view our Online Access demo. Go to www.oklahomacentral.org, click on account access, then scroll down to the demo link. We think you’ll be impressed with the features. We know you’ll love the “business hours.”