

Of Nest Eggs and Elephants.

How Do You Create a Nest Egg?

Well, probably the same way you'd eat an elephant: little by little, over the longest possible period of time. And if you haven't started already, there's no better time than now.

At Oklahoma Central, we offer our members a wide variety of investment vehicles designed to help them take advantage of the earning power of their money — whether for retirement, a child's education, a financial safety net, or just this year's Christmas fund. In addition, we offer a variety of calculators on our Web site that can help you assess your investment goals and figure out what it will take for you to attain them. Finally, and very importantly, we offer the expert services of an able staff that's dedicated to your financial well-being. We are always available to clarify your options and get you on your way to a financially secure future.



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918-664-6000
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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

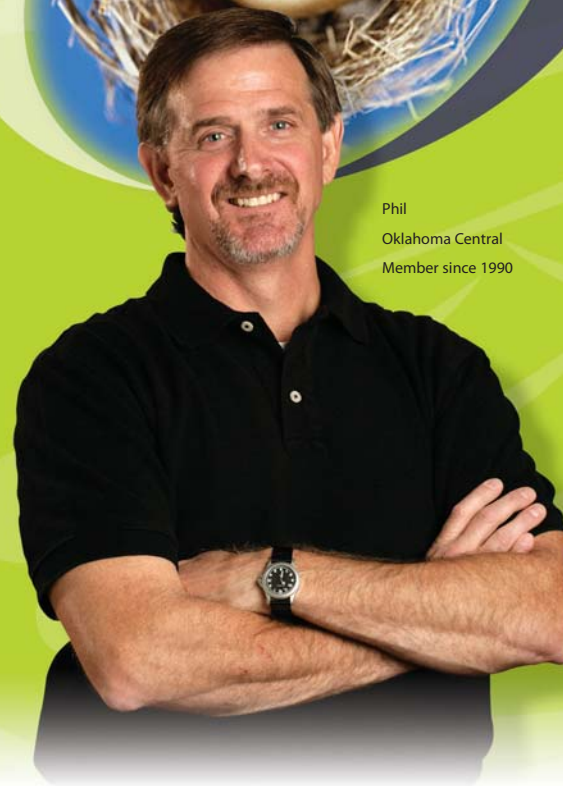
Phone: 918-664-6000
Bank Online: www.OklahomaCentral.org
Bank by Phone 24/7: 918-663-8377

Your financial well-being is Central to us.



rev 07/08

Investment Choices



Phil
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

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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.*

Savings Accounts

The most liquid investment, a savings account offers a very modest return on your money ... while keeping it accessible at a moment's notice.

- guaranteed return on investment, with a minimum balance of \$200
- \$25 minimum balance
- ideal as a rainy day fund, or as a tool for teaching kids savings basics
- free 24-hour bank-by-phone account access (TESS®)
- federally insured by National Credit Union Administration (NCUA) up to \$100,000
- additional private insurance coverage from Excess Share Insurance (ESI) of up to \$250,000 per member, for total coverage up to \$350,000

Money Market Accounts

This account offers slightly more interest – and slightly less flexibility than a traditional savings account:

- guaranteed return on investment
- rates set weekly, reflecting short term market rates for U.S. government securities
- no service fees as long as balance remains at or above \$2,000, otherwise \$10
- six free withdrawals allowed monthly
- can use pre-printed checks to draw on account
- free 24-hour bank-by-phone account access (TESS®)
- federally insured by National Credit Union Administration (NCUA) up to \$100,000
- additional private insurance coverage from Excess Share Insurance (ESI) of up to \$250,000 per member, for total coverage up to \$350,000

Certificate of Deposit (CD)

With CDs, liquidity of funds is inversely related to interest earned, so the longer the term you commit to, the more you make on your investment.

- guaranteed return on investment
- requires \$1,000 minimum deposit
- wide variety of terms, ranging from a few months to several years
- penalties charged for early withdrawal of funds
- federally insured by National Credit Union Administration (NCUA) up to \$100,000
- additional private insurance coverage from Excess Share Insurance (ESI) of up to \$250,000 per member, for total coverage up to \$350,000

Individual Retirement Account (IRA)

A long-term investment vehicle, the IRA was created by Congress to provide retirees with income in addition to a pension or Social Security benefit.

- potentially higher return than savings accounts
- minimum (and maximum) annual contribution
- contributions for standard IRAs may be tax exempt; consult with your tax advisor
- post-retirement disbursements from Roth IRAs tax exempt
- significant penalties for early withdrawal of funds
- federally insured by NCUA up to \$250,000, over and above insurance of up to \$100,000 on regular accounts
- additional private insurance coverage from Excess Share Insurance (ESI) of up to \$250,000 per member, for total coverage up to \$500,000

Investment Account Comparison Chart

	Savings Account	Money Market Account	CD	IRA
Guaranteed return	yes*	yes	yes	yes
Minimum balance	\$25	\$2,000, otherwise \$10 per month (\$50,000, otherwise \$10 per month Investor Money Market Account)	\$1,000	\$250
Liquidity of funds	high	medium	varies	low
Penalty for withdrawal	no	6 free per month	yes	yes
Term of investment	none	none	months or years, depending on selected option	to age 59 1/2 (or retirement)
NCUA insured	yes	yes	yes	yes
ESI insured	yes	yes	yes	yes – in addition to up to \$250,000 insurance on other accounts
Advantages	Instant access to funds	Better interest rate than traditional savings account; funds fairly accessible	Best return of all guaranteed investments; offers good variety of choices for investment term	Depending on type of IRA, either contributions or withdrawals are tax-free
Drawbacks	Lower interest rate	Must maintain minimum balance or pay service charge; limited to 6 free withdrawals monthly	Ties up funds for term of CD, penalty for early withdrawal; requires minimum investment	Can tie up funds for long period, significant penalty for early withdrawal

*With a minimum balance of \$200

Educational Savings Plans

To help members make the most of their children's education funds, Oklahoma Central offers the Coverdell Education Savings Account (ESA), formerly known as the Education IRA. The chart below provides a quick overview of ESA features and benefits.

	Coverdell Education Savings Account (ESA) (Formerly Education IRA)
Minimum contribution	\$250
Contribution limit	\$2,000 annual contribution limit per beneficiary (restrictions apply for higher-income households)
Tax implications	earnings tax free
Advantages	<ul style="list-style-type: none"> • anyone can establish an account • Funds transferable to another child • can be used for private or parochial schools K-12, vo-tech, and ancillary items such as computers and tutoring • protected principal, guaranteed savings plan rate
Drawbacks	<ul style="list-style-type: none"> • low annual contribution limit • income restrictions • 10 percent penalty for non-qualified withdrawals