

Dreaming a *Little Dream?*



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
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.*



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Loan Options



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

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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.*



Auto Loans

- competitive rates for new and used vehicles
- loan terms up to 7 years*
- hassle-free application process; go online or get assistance from a Member Financial Representative
- prompt approval
- pre-approval available for on-the-spot purchasing power
- convenient skip-pay option (on qualifying loans), allowing two payment-free months each year, one at Christmastime and another in June*
- available extended warranty options that protect your auto investment and reduce your potential out-of-pocket expenses for repairs
- available Guaranteed Auto Protection (GAP) that pays the difference between your insurance settlement and your loan payoff in the event of the total loss of your vehicle due to theft or accident*

Recreational Vehicle Loans

- competitive rates for new and used vehicles
- loan terms up to 10 years on boats, motor homes, campers and travel trailers*
- loan terms up to five years on personal watercraft
- hassle-free application process; go online or get assistance from a Member Financial Representative
- prompt approval
- pre-approval available for on-the-spot purchasing power
- convenient skip-pay option (on qualifying loans), allowing two payment-free months each year, one at Christmastime and another in June*

*certain restrictions apply

Mortgages

- competitive rates — multiple options for points and closing fees
- traditional fixed rates with 10 to 30 year terms
- financing for up to 95 percent of home price for qualified buyers
- hassle-free application process; go online or get assistance from a Member Financial Representative
- prompt approval
- pre-approval to help determine price range, increase negotiating power
- purchase and refinance options available

Home Equity Loans

- tax deductible-interest* loans for almost any use - home improvement, education expenses, debt consolidation, major purchase or expense, etc.
- competitive rates - multiple options for points and closing fees
- flexible loan terms of 5 to 20 years
- lump sum or line of credit options (see chart)
- financing up to 95 percent of home value available for qualifying members
- hassle-free application process; go online or get assistance from a Member Financial Representative
- prompt approval
- pre-approval to help determine available loan amount before purchase

*some restrictions may apply; consult with your tax advisor



Choosing the Right Home Equity Option for You

	Home Equity Line of Credit (HELOC)	Fixed Home Equity Loan
Scenario	<i>David and Cherie have a son starting college in the fall. They also have a kitchen that needs remodeling, but aren't sure yet what that will cost. They need a loan that allows them to draw money as expenses arise.</i>	<i>Victor and Kristen want to add an office onto their home. They'd also like to consolidate some credit card debt. They're ready to start both projects and know exactly how much they need to complete them.</i>
Fund Accessibility	<i>Draw funds as needed</i>	<i>Receive entire sum up front</i>
Primary Benefit	<i>Lets David and Cherie borrow only what they need to cover expenses as they come up</i>	<i>Provides a lump sum to cover Victor and Kristen's total costs, with fixed interest rate and payment</i>
Payment Amount	<i>Depends on amount of credit used, current interest rate</i>	<i>Depends on amount borrowed, term and fixed interest rate of loan</i>
Term of Loan	<i>10-year draw</i>	<i>Up to 15 years</i>
Interest Rate	<i>Fixed and Adjustable rates available</i>	<i>Fixed for entire term of loan</i>
Combined LTV*	<i>Up to 95 percent</i>	<i>Up to 95 percent</i>

*Loan to value determined by totaling all mortgage balances and dividing the sum by the value of the home.