

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

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

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.*



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

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# Overview



# Welcome to *Oklahoma Central.*

## The Oklahoma Central Difference

No echoing, impersonal lobbies. No somber, suited executives. No nerve-racking hoops and hurdles. At Oklahoma Central, we make banking as down-to-earth, friendly and hassle-free as humanly possible. If our knowledgeable staff can make a banking transaction easier for you, they will. If they can find a way to save you money, they'll definitely let you know. That's because our staff sees themselves as your advocates in money matters – looking to your interests, helping you to meet your financial goals however they can.

## Your Money, Safe and Secure

We never get confused about whose money we're looking after. It's your money, entrusted to us for your financial well-being and protection. With this in mind, we take a conservative approach to money management. And we offer our members additional peace of mind by offering not just one, but two types of insurance on their deposits. Our members' deposits are federally insured up to \$100,000 through the National Credit Union Administration (NCUA). Members receive additional private coverage of \$250,000 through Excess Share Insurance (ESI). In total, your deposits are insured up to \$350,000.



## A Full Service Financial Institution.

At Oklahoma Central, you'll find the same wide range of banking choices you'd expect from any financial institution; as you'll see on the list to your right. You can take care of virtually all your banking needs here, knowing that we'll take care of *you*, too.

## Convenient Branches, Free ATMs.

Whether you prefer to do your banking face-to-face at a branch location or after hours at an ATM, it's no problem. With nine well-located branches in Tulsa, the Port and Broken Arrow, and hundreds of no-fee ATMs at QuikTrip and Kum & Go stores, the choice is up to you.

## Are You Eligible?

Oklahoma Central membership is more open than you might think, so chances are good that the answer is yes. If you have questions about your eligibility, give us a call and a member service representative will be able to determine whether you qualify.

## You Can Join Oklahoma Central if:

- *the company you work for is an affiliated company of Oklahoma Central;*
- *the company you retired from is an affiliated company of Oklahoma Central;*
- *another member of your family belongs to Oklahoma Central;*
- *you or a member of your family belong to any credit union.*

## Complete Banking Services

### Checking Accounts

- CareFree Checking
- Smart Relationship Checking
- Access Checking
- Flex Business Checking
- Investment Checking

### Credit Cards

- Visa Signature Card
- Select Rewards Visa Platinum Card
- Cash Rewards Visa Platinum Card
- College Rewards Visa Card
- Visa Platinum Card
- Young Adult Visa Card
- Secured Visa Card
- Visa Business Card

### Lending Services

- Auto Loans
- Recreational Vehicle Loans
- Personal Loans
- Home Mortgages
- Home Equity Loans
- GAP insurance (in case of the loss of your car, pays the difference between your loan balance and your insurance settlement)
- Extended Protection Plans (additional warranty coverage for new and used cars)

### Investments

- Savings Accounts
- Money Market Accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Coverdell Education Savings Account (ESA)

### 24-Hour Banking

- Bank by Phone (TESS®)
- Online Banking
- Online Bill Payment

### Miscellaneous

- Safe Deposit Boxes
- Guaranteed Funds Checks
- Traveler's Checks
- Money Orders
- Wire Transfers