

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.*



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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Safe Deposit Boxes



Brenda
Oklahoma Central
Member since 2001



Your possessions. *Safe and Secure.*

Think safe deposit boxes are for people with Tiffany diamonds and rare coin collections? Think again. Anyone with a birth certificate (that would be just about everyone, wouldn't it?), auto title, marriage certificate or other documents that would be a pain to replace should think about securing them in a safe deposit box. Then, come fire, flood, twister or burglar, there's still the comfort of knowing that these essential items are protected and close at hand.

At selected Oklahoma Central branches, we provide a wide range of choices in safe deposit box sizes, so whether you have just one or two items to store or an armload, you'll find a box that meets your needs. You'll also find our modest annual rental fees a surprisingly small price to pay for so much peace of mind.

We've provided some basic guidelines for those items you should keep in a safe deposit box ... and those you shouldn't. If you have additional questions, we invite you to talk with an Oklahoma Central member service representative or member financial officer.

Branches with Safe Deposit Boxes

11355 E. 41st St. (41st & Garnett)
5220 N. Hwy 167 (Port of Catoosa)
515 S. Peoria Ave. (5th & Peoria)
2211 S. Aspen Ave. (Broken Arrow)
8080 S. Yale (81st & Yale)

Frequently Asked Questions

What should I keep in a safe deposit box?

Basically, any documents, home inventories, valuable small possessions or personal keepsakes that would be difficult or impossible to replace. To get the thought process started, we've included a list of likely items in this brochure.

What shouldn't I keep there?

Well, for starters, nothing illegal or dangerous. In addition, you should not store any original document in your safe deposit box that you (or someone else on your behalf) might need to get to immediately in case of an emergency. This might include a Power of Attorney document, a passport, medical care directives or funeral or burial instructions. Instead, keep these documents at your attorney's office, or at home in a heavy, fireproof safe. Keep copies of these documents in your safe deposit box, or give them to a trusted friend or relative.

Who can get into my safe deposit box?

Anyone named on your rental contract as a joint renter can get access to your safe deposit box, including a spouse, child, attorney or other trusted person. You can also appoint a "deputy" or "agent" who would have access to your box in case of emergency. The advantage to the latter is that you can change your agent at any time without having to alter your rental agreement. An agent must be appointed in the presence of the box renter and an Oklahoma Central employee to ensure authorization. You should keep in mind that a person with power of attorney will not be granted access to your box unless that person is also a joint renter or appointed agent. This protects you from fraudulent entry to your safe deposit box by a person whose power of attorney has been revoked without our knowledge.

Can the government or law enforcement agencies access my box?

Under some circumstances, yes. If authorities believe you are hiding illegal or stolen items in your safe deposit box, they can obtain a court order to seize the contents. The IRS or private parties can also ask a court freeze assets in your box in the case of a dispute over a debt.

How safe is a safe deposit box?

In life, not much is 100 percent guaranteed, but a vault full of safe deposit boxes is certainly your best bet when it comes to fire, flood, heat, earthquake, tornado, explosion, burglary or other disaster. Still, for maximum protection, you should seal stored items in airtight, labeled containers. And you should keep in mind that safe deposit contents can only be insured on your own personal policy.

Safe Deposit Box Checklist

- Abstracts
- Adoption papers
- Auto and RV titles
- Awards
- Bank records
- Bills of sale
- Birth certificates
- Bonds
- Books
- Burial Deeds
- Certificates of deposit
- Citizenship papers
- Coin collections
- Computer disks
- Confidential papers
- Contracts
- Credit cards
- Deeds
- Family records
- Financial records
- Heirlooms & keepsakes
- Historical records
- Insurance policies and certificates
- Inventories
- Jewelry
- Lease documents
- Legal papers
- Living wills
- Marriage certificates
- Medals
- Mortgage papers
- Name change papers
- Passports
- Patent papers
- Personal records
- Photos & film negatives
- Rare stamps
- Securities (stocks, bonds, etc.)
- Tax receipts
- Trust papers
- Wills