

BE A PART OF... A WINNING TEAM

Something SMART— Refer a Member

Know of someone who's looking to save money, needs low cost financial services, and want to be more than just an account number? Invite them to become part of the Oak Trust family! For a limited time, when someone you refer joins Oak Trust Credit Union, you'll receive an entry into our Prize drawing and \$25 directly deposited into your share account.**



Something simple with an Auto Loan

At Oak Trust, you can count on low rates (3.99% APR*) and flexible financing terms with no application or document prep fees. Whether you're buying a new car or looking to save money by refinancing, Oak Trust makes it simple! Give us a call at 800-232-6728 for a no-obligation loan analysis to find out how much you can save.

A SOLUTION FREE Checking

Shouldn't more things in life be free? Stop paying monthly service charges and set up a Free Checking Account at Oak Trust. Valuable features include:

- FREE VISA® Check Card
- Extensive ATM Network
- FREE Online Banking & Bill Pay
- And more!

Already have a checking account elsewhere? We'll walk you through the simple process of transferring to Oak Trust.

You Could Win One of These Great Prizes!

July and August Prizes:

- Two Chicago Blackhawks jerseys (IL members)
- Two Minnesota Twins jerseys (MN members)

September Grand Prize:

- Apple iPad

How to Enter the Drawing**

- **Make Your Move** - Receive an entry when you open or move your checking account or loan to Oak Trust
- **Refer a New Member** - Receive an entry when someone you refer becomes a qualified member of Oak Trust

REFERRAL CARD

*YOUR NAME _____

*YOUR PHONE # OR EMAIL _____

*REFERRAL NAME _____

*REFERRAL PHONE # OR EMAIL _____

*Required

The personal information you provide for this offer will not be sold or provided to any third party marketers. In supplying the information above you agree and understand that Oak Trust Credit Union will call or email your friend(s) specified above.

President's Perspective

Last month, I was one of many credit union leaders who visited Washington, D.C. to encourage our legislators to drop legislation that would rewrite the rules for interchange pricing on debit transactions. By now, we'll know whether that effort was a success. If not, the legislation will have a significant impact on small financial institutions' ability to provide people an alternative to the mega-banks.

Several legislative changes have been quite costly to comply with. So far, we're handling these changes well. The enclosed rate and fee schedule reflects some difficult decisions that were necessary as we adapt to these changes. Like most businesses, we are tightening our expenses and trying to do more with less.

The good news is that things will get better, and fighting through adversity, will make us stronger. Many of our members are fighting equally hard, and know that we're working right along with them to keep their finances together. It's a completely different experience than with the huge banks; we consider you to be part of the Oak Trust family. To get the word out, we have to rely on satisfied members. If that's you, tell your friends and family to switch their banking to Oak Trust. We have an exciting referral program that will reward you for sending someone to us with \$25.

Sincerely,

Jim Dean, President/CEO

* APR = Annual Percentage Rate. 3.99% is the rate as of June 1, 2010. All loans subject to credit approval. Contact Credit Union for Details.

**New Member Referral Bonus Terms & Conditions: To qualify, the new member must present a referral coupon/email at the time they join. The referring member's name must be clearly printed on the coupon/email. The referred member must be a NEW member with no existing accounts at Oak Trust Credit Union. Existing primary members and joint owners opening a new membership do not qualify. Former members qualify as a new member provided their previous account was closed at least 12 months prior to new open date. The \$25 bonus will be deposited into referring member's Member Share Account when new member joins. Bonus is considered interest and will be reported on IRS Form 1099-INT. Cannot be combined with any other offers. Subject to change without notice. Offers valid July 1 - September 30, 2010. Sweepstakes: Must be 18 years of age or older to enter. No purchase necessary to enter or win. To enter, please come into a branch and fill out an entry form. Void where prohibited. All entries have an equal chance of winning. Drawings will be held on August 1, September 1 and October 1.

Car Buying Tips from Oak Trust

Save More on Your Next Car

Oak Trust has partnered with Enterprise Car Sales to offer members gently used vehicles at preferred rates. You'll appreciate the no-haggle pricing and professional sales staff. Plus, if you buy an Enterprise car, and change your mind, they will buy it back, no questions asked within 7 days or 1,000 miles.

And, from now until July 31, 2010 you will receive Blue-Book Trade-In Value for your current vehicle PLUS \$500 with any vehicle purchase! Learn more at www.ecars.com.

Is 0% Financing the Best Deal for You?

When comparing different financing options and manufacturer incentives, be sure to take into account the hidden costs:

- Many dealers offer 0% financing, low-rate loans and rebates on slower selling vehicles. These cars often have lower resale values, too.
- The zero percent offer may be available only to those with the best credit records. Even a minor blemish on your credit record, and the rate goes up.
- The price of the vehicle may not be negotiable and/or you may lose any rebates, so you end up paying more overall to get 0% financing.
- Zero percent financing or other low rate offers may have pre-payment penalties, and can require larger down payments.

Make Summer a Breeze

With Oak Trust's Online Services

Online Banking Offers Instant Information and Access

Need to check your balance, confirm deposits or see what checks have cleared? Try our FREE Online Banking system at OakTrust.com. Log onto our secure server to view up-to-the-minute information on your account, handle routine transactions and more. Also offered through our online banking system are e-statements and email notifications (e-Notices).

Pay Bills Online

The FREE Electronic Bill Pay Service helps you organize and pay bills online. Set up one-time or recurring payments to nearly anyone with a few mouse clicks. Plus, when you're out of town you can schedule payments to be made at future dates.



Apply for a Loan or Ask a Question

You can apply for a loan from anywhere you have an online computer. Simply go to OakTrust.com, click on the "Personal Services" tab, then "Loans & Credit" for an online application. Have a financial question? Click on the "Let's Talk About Your Money" link and ask Jim Dean, President/CEO of Oak Trust, for his advice.

CALL:

(800) 232-6728

Mon - Fri 9:00 am - 5:00 pm

MAX Phone Access

24-Hour Member Account Access by phone at (630) 792-0000 (Chicagoland area) or (800) 446-6629 (outside Chicagoland).

WRITE:

Mailing Address

1811 W. Diehl Rd., Suite 700
Naperville, IL 60563

E-mail

info@oaktrust.com

CLICK:

www.oaktrust.com

VISIT:

Diffley Branch

1642 Diffley Road
Eagan, MN 55122

Office Hours

Mon - Fri 9:00 am - 6:00 pm

Saturday 9:00 am - 1:00 pm

Drive-Up Hours

Mon - Fri 8:00 am - 6:00 pm

Saturday 9:00 am - 1:00 pm

Villa Park Branch

100 E. Roosevelt Rd., Ste. 34
Villa Park, IL 60181

Office Hours

Mon - Fri 10:00 am - 6:00 pm



Holiday Reminder

All Oak Trust Credit Union offices will be closed:

- **Labor Day:** Monday, September 6, 2010

SMART.simple.SOLUTIONS.



Oak Trust Credit Union was founded in 1964 by the Master Printers Section of the Printing Industry of Illinois.