

You Spoke, We Listened!

Earlier this year, we partnered with a third party provider to conduct a member survey. The results provided us with valuable information to help better understand your needs and what you think about your overall experience as an Oak Trust member.

Your feedback is appreciated and to have over 25% of the nearly 2,000 randomly selected members who were mailed the survey take the time to respond is amazing. We were humbled by your ratings in three key service areas:

- **Member Satisfaction** – 96.3% of our members are completely or generally satisfied with Oak Trust.
- **Service Quality Expectations** – Oak Trust is meeting or exceeding its members' expectations with respect to service quality 98.1% of the time.
- **Service Quality Index** – 99.7% of members felt Oak Trust staff always or usually treated them with respect.

Those are three important elements of service that tell us we're doing many things right.

However, members expressed a need for more surcharge-free ATM locations and were equally interested in seeing more branch locations. We currently offer three

large surcharge-free ATM networks with extensive nationwide access. While our team members have knowledge of our network of ATMs, the survey results indicated that we need to do a better job of communicating this to our members. Therefore, please see the article to the right for more detailed information. Furthermore, branching is constantly being evaluated and while we have opened three retail locations in the past four years, there is more work to be done. Remember, you can also handle routine transactions such as reviewing account history and applying for a loan, online at www.oaktrust.com.

Other important feedback was obtained from this survey and we are proud of our success in meeting your needs and recognize there is always room for improvement, too. Our plan is to focus on those improvements that are most important to our membership and to do a better job of telling you about all of the products, services and resources available to you.

Thank you for your business and for your input. We look forward to continuing to exceed your expectations with smart, simple solutions for years to come!

Sincerely,



Jim Dean
President/CEO



There's an ATM Near You!

Oak Trust Offers Extensive Surcharge-Free ATM Network

Did you know that as a member of Oak Trust you have access to more than 60,000 surcharge-free ATMs throughout the nation? Any credit union- or bank-owned ATM that displays the MoneyPass®, Allpoint®, or CO-OP® logos are **completely free to Oak Trust members**.



Additional surcharge-free ATMs can be found at many convenient locations including: Target, Kwik Trip, 7-Eleven, and more!* To locate a surcharge-free ATM near you, use our online ATM locator at www.oaktrust.com and click on "Locations" in the left side bar to get started.

*ATM owner may charge an additional fee.

Please note that not all ATMs offer deposit services. The owner of each machine determines if deposits will be accepted. Due to issues, such as delays in updating information, ATMs that may show as deposit accepting machines on the web may indeed not offer this service. Oak Trust recommends that before you drive to an ATM for the purpose of making a deposit, that you call the place where the ATM is located to determine if their ATM offers deposit services.

See WHAT You Can TRIM

With Smart, Simple Solutions from
Oak Trust Credit Union



You may be able to free up extra cash in your budget with help from Oak Trust. Refinancing a loan or moving your credit card balance is a quick and easy process that could lower your monthly payments and save you hundreds of dollars in interest over the long run.

Lock in a Low Rate!

Let these great rates speak for themselves:

- VISA® Credit Cards – 5.9% APR Balance Transfer Special!*
- Home Equity Line of Credit – as low as 4.00% APR**
- Home Equity Loan – as low as 4.75% APR**
- First Mortgages – low rates and affordable payments available.

Start Saving Money Right Away!

Visit www.OakTrust.com, call 800-232-6728, or stop by any Oak Trust Credit Union branch office.

*APR = Annual Percentage Rate. Special 5.9% APR balance transfer offer is available only for balances transferred from another financial institution to an Oak Trust VISA between August 1 – September 30, 2009. After the promotional period special rate reverts to regular rate of 8.0% APR for Platinum Plus Variable, 12.0% APR for Platinum Variable and 9.5% for Platinum Fixed. Certain terms and restrictions apply. Contact Oak Trust Credit Union for complete details.

**APR = Annual Percentage Rate. All loans subject to credit approval. Actual rate based on borrower's payment and credit history, and repayment choices (term and method of payment). Contact Oak Trust Credit Union for complete details.

Headed Off to College?

Apply for Your Student Loan

If you or someone in your family is headed off to college soon, be sure to ask about our Student Loan Program. Apply for Federal Stafford Loans for students and/or Federal PLUS loans for parents.

For details, visit the "Youth Center" section on our web site or call 800-232-6728 today!

Try BALANCE

Feeling financial stress? As a benefit of Oak Trust Credit Union membership, you have access to BALANCE Financial Fitness Program. Free budget and debt counseling is available Monday through Thursday, 5 a.m. to 8 p.m.; Friday, 5 a.m. to 5 p.m.; and Saturday, 8 a.m. to 5 p.m. (PST).

Relieve the pressure. Call BALANCE toll-free 888-456-2227 or visit www.balancepro.net.

CALL:

(800) 232-6728

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

P.O. Box 5051
Oakbrook Terrace, IL 60181-5051

E-mail

info@oaktrust.com

CLICK:

www.oaktrust.com

VISIT:

Sugar Grove Branch

80 N. Dugan Rd.
Sugar Grove, IL 60554

Office Hours

Mon - Thu	9:00 am - 5:00 pm
Fri	9:00 am - 6:00 pm
Sat	9:00 am - 1:00 pm

Drive-Up Hours

Mon - Fri	8:00 am - 6:00 pm
Sat	9:00 am - 1:00 pm

Villa Park Branch

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

Office Hours

Mon - Thu	9:00 am - 5:00 pm
Fri	9:00 am - 6:00 pm
Sat	9:00 am - 1:00 pm

Thomson Reuters Building

610 Opperman Dr., Bldg. D4-N559
Eagan, MN 55123

Office Hours

Mon - Fri	7:00 am - 4:00 pm
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Diffley Branch

1642 Diffley Road
Eagan, MN 55122

Office Hours

Mon - Thu	9:00 am - 5:00 pm
Fri	9:00 am - 6:00 pm
Sat	9:00 am - 1:00 pm

Drive-Up Hours

Mon - Fri	8:00 am - 6:00 pm
Sat	9:00 am - 1:00 pm

SMART.simple.SOLUTIONS.

OAK TRUST

CREDIT UNION



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