

Your Trusted Financial Partner

With this newsletter we usher in a new look for Oak Trust and I hope you like it. This is one of many exciting changes and improvements that you may notice, all designed to make you aware of the value provided through credit union membership. We've done many things to enhance value for our members and in uncertain times have stood taller than the behemoths in the banking industry in performance as well as safety and soundness.

We pledge to remind you of the value of products and services and exceptional member service that the employees of Oak Trust are able to provide. We are determined to earn more of your business in uncertain times when having confidence in your financial institution cannot be taken for granted.


Examples of value added are the addition of MoneyPass and Allpoint surcharge free ATM networks; rewards programs for Visa credit and debit users; lower fees

and substantially lower loan rates; and new partnerships that provide purchasing power or enhance our ability to continuously improve the level of service we provide you.

I ask you to take a fresh look at Oak Trust, whether you became a member in 2008 or 1964. This financial institution is moving forward, and you should keep on moving along with us. And bring along your friends and family, because exciting things are sure to come.

Thank you for making Oak Trust your financial partner and we wish you success in 2009.

Sincerely,


Jim Dean
President/CEO



You're Invited!

Oak Trust Credit Union's Annual Meeting

The Annual Meeting is a great time to get involved and find out more about your credit union. Please make plans to join us for this special event:

When: Thursday,
March 19, 2009
at 12 p.m.

Where: Oakbrook Terrace
Corporate Office
1S450 Summit Ave.,
Ste. 290
Oakbrook Terrace, IL

We hope to see you there!

It's Easy...Really!

Home Banking

Point and click your way through routine transactions with our FREE Home Banking system at www.oaktrust.com. You'll be able to verify transactions and account balances, request withdrawals, make loan payments, balance your checking account and more.

eStatements

Now there's a better way to receive your monthly statement and cut down on paper clutter! Visit our web site at www.oaktrust.com, and click on the "Login to eStatements" link to view your statement online, or enroll in the eStatements service. With eStatements, you'll never have to worry about your statement getting lost or stolen, plus you'll receive it several days earlier than via regular mail.



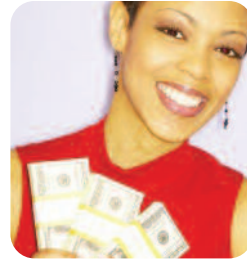
Holiday Reminder

All Oak Trust Credit Union offices will be closed on the following holidays:

Martin Luther King Jr. Day:
Monday, January 19, 2009

President's Day:
Monday, February 16, 2009

Make the Most of Your Money in 2009!



With Smart, Simple Solutions from Oak Trust Credit Union

It's a new year – have you resolved to maximize your budget, pay down debt, or save more money? Let us help with these smart, simple solutions!

“Check” Us Out

Stop paying outrageous bank fees. At Oak Trust Credit Union, you'll get everything you need in a checking account and more. Plus, for a limited time, when you open an Oak Trust Checking Account with Direct Deposit, you'll receive a **FREE \$100 VISA® gift card!***

Already have a checking account elsewhere? We'll walk you through the simple process of transferring to Oak Trust Credit Union. Ask for our switch kit that will help you move any direct deposits or automatic debits so you'll never miss a payment.

Warm Up to a Home Equity Loan

An affordable source of cash may be as close as your own backyard. With a Home Equity Loan, you'll be able to pay for home improvements, college, major purchases – the possibilities are endless. By using your home as collateral for a loan, you'll get an ultra-low rate, plus, the interest portion of your payments is tax deductible in most cases (please

consult your tax advisor for details). When you close on your Home Equity Loan at Oak Trust Credit Union from January 1 to March 31, 2009 you'll receive a **FREE \$100 VISA® gift card.***

Stay Financially Fit

Keep your finances in tip-top shape by getting the best rates. Earn even more when you open a new deposit or loan account between January 1 and March 31, 2009! When you open any new deposit of at least \$1,000 or loan account of at least \$2,500, you'll receive a **FREE “Get Fit Kit”** perfect for the New Year (*while supplies last*).* Included in your kit is a gym bag, water bottle, gym lock and lip balm.

Transfer High Interest Rate Balances

If you've got high interest rate credit card balances leftover from the holidays, now is a great time to move them to an Oak Trust Credit Union VISA®! Members who apply for a balance transfer between **February 1, 2009 and March 31, 2009**, will enjoy a super low 5.9% APR rate for 12 months.**

Are you ready to maximize your money? Apply for one of these smart financial solutions today online at **www.oaktrust.com**, call **(800) 232-6728**, or apply in person at any Oak Trust Credit Union branch office.

* VISA gift card offer expires March 31, 2009. Cannot be combined with any other offer. Qualifying members must finance a home equity loan for at least \$10,000 or open a new checking account with direct deposit to receive a gift card. All loans subject to credit approval. Certain terms and restrictions apply. Contact Oak Trust Credit Union for complete details.

**APR = Annual Percentage Rate. Account must be in good standing to qualify for this offer. Special 5.9% APR rate offer is available only for balances transferred from another financial institution to an Oak Trust VISA between February 1 – March 31, 2009. After 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. See Credit Union for details.

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.