

ADDITIONAL FEES

Free Business Checking per month

Checkwriting..... 50 no fee, then \$.15 each
 Check deposits..... 50 no fee, then \$.15 each
 Bill Pay Free
 Bill Pay Plus \$1 (1)

Business Checking per month

Checkwriting..... 150 no fee, then \$.15 each
 Check deposits..... 150 no fee, then \$.15 each
 Bill Pay Free
 Bill Pay Plus \$1 (1)

Premier Money Market Account per month

Withdrawals..... 3 no fee; then \$25 each (2)
 Electronic debits..... 3 no fee; then \$25 each

Overdraft/NSF/Returned Deposited Item (Checks, ATM, Visa Check Card, Electronic transactions such as ACH)

NSF/returned deposited item..... \$25 per item
 NSF/returned foreign item..... \$35 per item
 Non-issuer returned deposit... \$4 per item (MN only)
 Non-negotiable ATM deposit..... \$25 per item

Overdraft Protection

Savings Overdraft \$25 per item, non-automated
 Savings Overdraft \$3 per item, automated

All Checking and Premier Money Market Account

Check printing charges Varies with quantity, style and design (3)
 Temporary checks..... \$2 per 12 checks
 Checks presented for collection \$25 per item

Inactive Checking (Free and Business)

90 days or longer \$5 per month (4)

Membership Closure and Account Usage

Early savings closure \$30 if closed within 180 days
 Inactive and low balance..... \$10 per month (5)

Coin Counting (available only in branches with machines)

Non-member 8.9 cents per \$1.00
 Member 4.9 cents per \$1.00 (6)

Excessive Withdrawal (Primary or Club) per month

OTCU teller check or cash 2 no fee, then \$7 each

Western Union

Domestic \$20 per transfer
 To Mexico \$0-500 \$20 per transfer min (7)
 \$1,001-2,000 \$30 per transfer min (7)
 \$2,001 plus \$35 per transfer min (7)
 Other Foreign \$0-500 \$25 per transfer min (7)
 \$501 plus \$50 per transfer min (7)

Wire Transfer

Domestic incoming No fee
 Domestic outgoing \$20 transfer
 Foreign incoming \$5 per transfer
 Foreign outgoing \$45 per transfer min (7)

Currency and Coin Services

Cash deposited..... \$.25 per \$100
 Cash purchased \$.25 per strap
 Coin deposited..... \$.25 per \$1 (8)
 Coin purchased \$.25 per roll

Travelers (TC) and Gift Cheques, Gift Cards

Standard TC \$1 per \$100
 Checks for 2 TC \$1.50 per \$100
 Gift Cheques \$2.50 per item
 Visa® Gift Cards (where available) \$4.00 per card

Copies

Checks \$5 per item (9)
 Statements and documents..... \$2 per sheet

Other

Account research..... \$25 per hour (10)
 Certified check \$25 per item
 Check cashing \$5 per item (11)
 Info verification to 3rd party \$10 per request
 Replacing a teller check \$5 per item
 Returned statements \$10 per statement (12)
 Stop Payment \$20 per item/series
 Postdated item notice \$20 per item

- (1) First two months free (for new enrollees only); all users will be subject to a \$5 inactivity fee after 90 days without activity
- (2) Withdrawals include cash, transfers, checks from OTCU, and checks written from account
- (3) One box OTCU custom checks per year at no charge to Premier MMA and Business Checking accountholders
- (4) If balance in checking is less than \$100
- (5) When account is inactive for 180 days and cumulative balance in deposits is less than the Required Minimum Balance of \$100 to avoid fees
- (6) No charge to members with account relationship of \$5,000 or more
- (7) May be more, dependent on other institutions' charges, and dollar amount of item
- (8) If deposited at branch with coin counting machine, fee defaults to coin counting fee listed in this brochure
- (9) Fee applies when OTCU prints copy(ies); copies may be available at no charge via online banking
- (10) \$25 minimum; no charge if result of OTCU error
- (11) Charged only to members with no accounts other than Primary Savings with a balance of less than \$100; no charge to accountholders under the age of 24
- (12) When sent through the US Postal Service (non-electronic)

Branch Locations

Member Service: 1-800-232-6728
 630-792-0100 Chicagoland

Phone Banking (MAX): 1-800-446-6629
 1-630-792-0000 Chicagoland

Fax: 630-792-0300

Online at: www.oaktrust.com

Email: info@oaktrust.com

Mail payments to: 1811 W Diehl Road, Ste 700
 Naperville, IL 60563-6425

ILLINOIS

Villa Park

STE34
 100 E Roosevelt RD
 Villa Park IL
 60181-3529
 630-279-5187

Lobby Hours*

M-F 10:00am-6:00pm
 Sat Closed

MINNESOTA

Eagan Diffley Road

1642 Diffley RD
 Eagan MN
 55122-2213
 651-686-1040

Lobby Hours*

M-F 10:00am-7:00pm
 Sat 9:00am-3:00pm

Drive-up Hours*

M-F 10:00am-7:00pm
 Sat 9:00-3:00pm

This credit union is federally insured by the National Credit Union Administration *Holidays not included

**Business Account
 Deposit Rate & Fee
 Schedule**

**Check inside!
 Great rates
 on certificates,
 money markets,
 and
 Business Checking**

**Rates and Fees effective 03/01/2010
subject to change without notice**

****APY means Annual Percentage Yield**

Premier Money Market Account (PMMA)		
Daily Balance	Dividend Rate	APY**
\$2,500 thru \$24,999.99	.10%	.10%
\$25,000 thru \$99,999.99	.35%	.35%
\$100,000 or more	.75%	.75%

\$2,500 minimum opening balance. Each month, an average daily balance of \$1,000 must be maintained to obtain the disclosed APY; dividends not earned if the average daily balance falls below \$1,000. A \$15 fee charged any month during which average daily balance falls below \$2,500.

Business Primary and Club Savings		
Daily Balance	Dividend Rate	APY**
\$5 or more	.10%	.10%

\$5 minimum opening balance, and account subject to closure if \$5 minimum balance not maintained. Each quarter, an average daily balance of \$100 must be maintained to obtain the disclosed APY. Dividends not earned during any quarter the average daily balance falls below \$100.

Free Business Checking		
Daily Balance	Dividend Rate	APY**
No requirement	N/A	No dividends

\$25 minimum opening balance; there is no monthly minimum balance. No dividends paid on this account.

Business Checking		
Daily Balance	Dividend Rate	APY**
\$10,000 thru \$24,999.99	.10%	.10%
\$25,000 thru \$49,999.99	.25%	.25%
\$50,000 or more	.50%	.50%

\$25 minimum opening balance. Each month, an average daily balance of \$10,000 must be maintained to obtain the disclosed APY. Account will not earn dividends if the average daily balance falls below \$10,000. Each month, a checking average daily balance of \$10,000 must be maintained to avoid \$15 fee.

BUSINESS DAYS

Business days are Monday through Friday; hours, not including holidays, are listed on the back of this brochure.

DIVIDEND ACCRUAL ON NONCASH ITEMS

Dividends will begin to accrue on the first business day after the business day you place noncash items (for example, checks) into an account.

EFFECT OF FEES

Fees, including early withdrawal fees, could reduce the earnings on dividend-bearing accounts.

EFFECT OF CLOSING AN ACCOUNT

No accrued dividends will be paid if an account is closed before dividends are paid.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily

balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period used for this calculation for Business Primary and Club Savings dividends is quarterly; period used for Premier Money Market Account, Business Checking, and certificate dividends is monthly.

DIVIDEND CREDITING & COMPOUNDING

Business Primary and Club Savings dividends are credited and compounded quarterly; all Premier Money Market Account and Business Checking dividends are credited and compounded monthly. Certificate dividends are earned monthly, and unless otherwise paid, compounded monthly.

RATE DETERMINATION & CHANGES

Rates (Dividend Rates/APYs) determined by OTCU's board of directors; may change at any time at their discretion.

NATURE OF DIVIDENDS

OTCU pays dividends from current income and available earnings, after required transfers to reserves at the end of a dividend period.

DIVIDEND PERIODS, QUARTERS & MONTHS

Beginning and ending dates for quarterly dividend periods are: January 1 thru March 31; April 1 thru June 30; July 1 thru September 30; October 1 thru December 31. The dividend declaration date follows the ending date of a dividend period.

Beginning and ending dates for monthly dividend periods are the beginning and the end of each calendar month.

The dividend declaration date follows the ending date of a dividend period.

ADDITIONAL DISCLOSURES

Oak Trust Credit Union (OTCU) offers select services to non-retail, small business owners. Accounts held in the name of a business, organization, or association are subject to all of the conditions and terms contained in OTCU's Account Agreements and Disclosures for natural person accounts, and the following rules.

OTCU reserves the right to require the business member to provide an account authorization card or other documentary evidence satisfactory to OTCU, informing OTCU who is authorized to act on the business member's behalf. No Payee on Death, beneficiary, or other

designation shall apply to this account. You agree to notify OTCU of any change in this representative authority of your agent(s). OTCU may rely on your written authorization until such time as OTCU is informed of changes in writing, and has had a reasonable time to act upon such notice. OTCU may require that third-party checks payable to a business may not be cashed, but must be deposited to a business account. You agree that OTCU shall have no notice of any breach of fiduciary duties arising from any transactions by any agent of the account owner, unless OTCU has actual notice of such breach.

Regular Certificate			
	Minimum Balance	Dividend Rate	APY**
6	\$500	.50%	.50%
12	\$500	1.00%	1.00%
24	\$500	1.50%	1.51%
36	\$500	1.75%	1.76%
48	\$500	2.00%	2.02%
60	\$500	2.25%	2.28%

All certificates: The disclosed minimum balance is required to open and maintain the certificate. The disclosed APY assumes the minimum balance. Dividends on certificates are earned from date of deposit, and paid monthly and on the date of maturity. A withdrawal will reduce earnings. Any penalties for early withdrawals also will reduce earnings, and may reduce your principal balance. Additional deposits are not allowed until the maturity date stated on the account. Refer to your Certificate of Deposit Disclosure for additional information.