

## 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)
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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)
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### 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
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### 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.....	\$.150 per \$100
Gift Cheques.....	\$.250 per item
Visa® Gift Cards (where available)	\$.400 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 3 <sup>rd</sup> 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](http://www.oaktrust.com)

Email: [info@oaktrust.com](mailto: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 9:00am–6:00pm  
Sat 9:00am-1:00pm

#### Drive-up Hours\*

M–F 8:00am–6:00pm  
Sat 9:00 a.m.-1:00pm

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

[www.oaktrust.com](http://www.oaktrust.com)

**Rates and Fees effective 07/01/2010  
subject to change without notice**

**\*\*APY means Annual Percentage Yield**

<i>Premier Money Market Account (PMMA)</i>		
Daily Balance	Dividend Rate	APY**
\$1,000 thru \$24,999.99	.05%	.05%
\$25,000 thru \$99,999.99	.25%	.25%
\$100,000 or more	.35%	.35%

\$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.

<i>Business Primary and Club Savings</i>		
Daily Balance	Dividend Rate	APY**
\$5 or more	.05%	.05%
<i>Free Business Checking</i>		
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.

<i>Business Checking</i>		
Daily Balance	Dividend Rate	APY**
\$10,000 thru \$24,999.99	.05%	.05%
\$25,000 thru \$49,999.99	.10%	.10%
\$50,000 or more	.25%	.25%

\$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.

Regular Certificate rates effective 7/26/10

<i>Regular Certificate</i>			
	Minimum Balance	Dividend Rate	APY**
6	\$500	.20%	.20%
12	\$500	.50%	.50%
24	\$500	1.00%	1.00%
36	\$500	1.49%	1.50%
48	\$500	1.49%	1.50%
60	\$500	1.98%	2.00%

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.