

## ADDITIONAL FEES

**Note: ATM usage includes any transaction, including inquiries**

### Free Checking per month

Non-OTCU ATM usage ..... 4 no fee; then \$1 each (1)  
 Checkwriting ..... Unlimited  
 Bill Pay ..... Free  
 Bill Pay Plus ..... \$1 (2)

### Gold Checking per month

Non-OTCU ATM usage ..... 8 no fee; then \$1 each (1)  
 Checkwriting ..... Unlimited  
 Bill Pay ..... Free  
 Bill Pay Plus ..... \$1 (2)

### Platinum Plus MMA Checking per month

Non-OTCU ATM usage ..... 4 no fee; then \$1 each (1)  
 Checkwriting ..... 25 no fee; then \$2 each  
 Bill Pay ..... Free  
 Bill Pay Plus ..... Free

### Rewards Checking per month

Non-OTCU ATM usage ..... 4 no fee; then \$1 each (1)  
 Checkwriting ..... 25 no fee; then \$2 each  
 Bill Pay ..... Free  
 Bill Pay Plus ..... Free

### Premier Money Market Account Savings per month

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

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

### All Checking and Money Market Accounts

Check printing charges ..... Varies with quantity, style and design (4)  
 Temporary checks ..... \$4 per 4 checks, minimum 4  
 Checks presented for collection . \$25 per item

### Western Union

Domestic ..... \$20 per transfer  
 To Mexico \$0-500 ..... \$20 per transfer min (5)  
               \$1,001-2,000 ..... \$30 per transfer min (5)  
               \$2,001 plus ..... \$35 per transfer min (5)  
 Other Foreign \$0-500 ..... \$25 per transfer min (5)  
               \$501 plus ..... \$50 per transfer min (5)

### Wire Transfer

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

### Transfers/Payments via Phone or Fax

From an outside institution ..... \$10 per transfer/payment  
 Within same member account.. \$3 per transfer/payment

### Travelers (TC) and Gift Cheques, Gift Cards

Standard TC ..... \$1 per \$100 (6)  
 Checks for 2 TC ..... \$1.50 per \$100 (6)  
 Gift Cheques ..... \$2.50 per item  
 Visa® Gift Cards (where available) . \$4.00 per card

### Other

2<sup>nd</sup> copy of release deed ..... \$25  
 Account research ..... \$25 per hour (7)  
 Certified check ..... \$25 per item  
 Check cashing ..... \$5 per item (8)  
 Check Card replace PIN ..... \$2 per occurrence  
 Check Card replacement card.. \$5 per card  
 Check Card Restrict/Reactivate. \$5 per occurrence  
 Check copies ..... \$5 per item (9)  
 Coin Counting, non-member .... 8.9 cents per \$1.00 (10)  
 Coin Counting, member ..... 4.9 cents per \$1.00 (10,11)  
 Inactive checking 90 days or longer \$5 per month (12)  
 Inactive/low balance savings .... \$10 per month (13)  
 Info verification to 3<sup>rd</sup> party ..... \$10 per request  
 IRA withdrawals ..... \$10 per request (14)  
 Loan coupon book replacement... \$5 per book  
 Mortgage subordination ..... \$50 each  
 Postdated item notice ..... \$20 per item  
 Replacing a teller check ..... \$5 per item  
 Returned statements ..... \$10 per statement (15)  
 Savings closure ..... \$15 if closed within 180 days  
 Statements/documents copies . \$2 per sheet  
 Stop Payment ..... \$20 per item/series  
 Teller check or cash per month.. 2 no fee, then \$7 each

- (1) Other financial institutions' charges may apply
- (2) First two months free (for new enrollees only); all users will be subject to a \$5 inactivity fee after 90 days without activity
- (3) Withdrawals include cash, transfers, checks from OTCU, and checks written from account
- (4) One box OTCU custom checks per year at no charge to Premier MMA, Gold, and Platinum Plus MMA accountholders; two boxes OTCU custom checks per year to Rewards accountholders
- (5) May be more, dependent on other institutions' charges, and dollar amount of item
- (6) No fee for Gold, Platinum Plus MMA, or Rewards accountholders
- (7) \$25 minimum; no charge if result of OTCU error
- (8) 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
- (9) OTCU canceled checks: 5 per month no fee for Platinum Plus MMA and Rewards accountholders; no charge via online banking
- (10) Available only in branches with machines
- (11) No charge to members with account relationship of \$5,000 or more; no charge if member is under age 24
- (12) If balance in checking is less than \$100; excludes Platinum Plus MMA
- (13) When account is inactive for 180 days and cumulative balance in deposits and loans is less than the Required Minimum Balance of \$100; no charge if member is under age 24
- (14) Excludes withdrawals due to death, disability, and Required Minimum Distributions
- (15) 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

#### Egan Diffley Road

1642 Diffley RD  
 Egan 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 9:00am-1:00pm

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

# Deposit Rate & Fee Schedule

# Check inside!

Great rates  
 on certificates,  
 money markets,  
 and IRAs

SMART.simple.SOLUTIONS.



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

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

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

<b>Premier Money Market Account (PMMA)</b>		
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.

<b>Individual Retirement Account (IRA) Savings</b>		
Daily Balance	Dividend Rate	APY**
\$0 thru \$999.99	.05%	.05%
\$1,000 thru \$9,999.99	.10%	.10%
\$10,000 or more	.25%	.25%

\$50 minimum opening balance. Each month, an average daily balance of \$50 must be maintained to obtain the disclosed APY; dividends not earned if the average daily balance falls below \$50, the account will be subject to change.

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

\$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.

<b>Free Checking</b>		
Daily Balance	Dividend Rate	APY**
No requirement	N/A	No dividends

\$25 minimum opening balance; there is no monthly minimum balance.

<b>Gold Checking</b>		
Daily Balance	Dividend Rate	APY**
\$1,000 or more	.01%	.01%

\$25 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. Each month, a checking average daily balance of \$2,500 must be maintained; or combined deposit and loan (Visa credit card not included) balance of \$7,500 to avoid \$15 fee.

<b>Platinum Plus Money Market Account Checking</b>		
Daily Balance	Dividend Rate	APY**
\$1,000 thru \$9,999.99	.05%	.05%
\$10,000 thru \$49,999.99	.15%	.15%
\$50,000 or more	.25%	.25%

\$25 minimum opening balance. Each month, an average daily balance of \$1,000 must be maintained to obtain the disclosed APY. Account will not earn dividends if the average daily balance falls below \$1,000. Each month, a checking average daily balance of \$5000 must be maintained to avoid \$15 fee.

<b>Rewards Checking</b>		
Daily Balance	Dividend Rate	APY**
\$1,000 or more	.02%	.02%

\$25 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. Each month, a checking average daily balance of \$7,500 must be maintained; or a combined deposit and loan (not including Visa) balance of \$30,000 to avoid a \$15 fee.

<b>Regular and IRA Certificate</b>			
Term in months	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.

**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 Primary and Club Savings dividends is quarterly; the period used for IRA savings, checking, money market account, and certificate dividends is monthly.

**DIVIDEND CREDITING & COMPOUNDING**

Primary and Club Savings dividends are credited and compounded quarterly; all IRA savings, checking and money market 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.

**BUSINESS DAYS**

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