

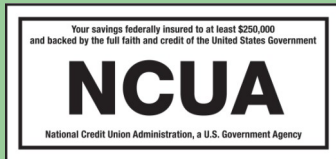


FREE CHECKING

Two ways to receive free Checking

Have Direct Deposit and sign up for Electronic Statements

Maintain over \$2500 in business with credit union. That can be in the form of Savings, Checking, Money Market , CD's, IRA's or Loans.



Call 562-426-8838

Ask for the Share Draft Department

Regular Share Checking Account

Service fee might apply (ask for details). Maximum fee \$8.00 charged on low balance accounts.

VISA Check Card (Debit Card)

Payroll Deduction and Direct Deposit

“MATEY” (Voice Response) - Automated Voice Response 24 Hour Touch Tone Phone Access.

Home Banking - View your account transactions and transfer from savings to checking etc. from home with Homebanking.

Electronic Bill Pay - Or pay your bills on the internet with EBP. www.occu.net

Electronic Statements Safe and Secured method to store 5 years of statements.

No per check charge.

First order of standard checks are **free**.

\$100 **minimum** deposit to open.

Second Chance Share Checking Account

Accounts for those members who might have had a checking account closed before or don't qualify for traditional checking accounts.

Receive same benefits as Regular Checking however the VISA Check Card (Debit Card) will only be good with pin transactions .

• A \$100 deposit into your SAVINGS ACCOUNT—which will be frozen and held as security for your new Checking account.

All new accounts will be verified through chexsystems and are subject to credit check.