

# Connection

We Succeed Together!



## One OCCU Facebook Fan Will Win \$500!

Facebook seems to be growing like a wildfire these days. People are searching the social networking site to look up classmates, friends and relatives, play games, and keep in touch with their favorite organizations.

**Now one lucky Oakland County Credit Union member will win \$500 simply for being a Facebook fan of the credit union!**

The next time you log into Facebook, rather than searching for your long-lost high school sweetheart, remember to sign up to be an OCCU fan. You'll automatically be entered into the big drawing!

Along with your entry, you'll also receive periodic informational tips from the credit union. (We also promise not to tell you our latest score in Bejeweled.)

Spread the word! We'll draw the random lucky winner the first week in August. Good luck and we'll see you online. (Fans must be a member of OCCU to be eligible to win. OCCU employees and their family members are not eligible. No purchase necessary.)



## It's Time for Spring Cleaning Again!

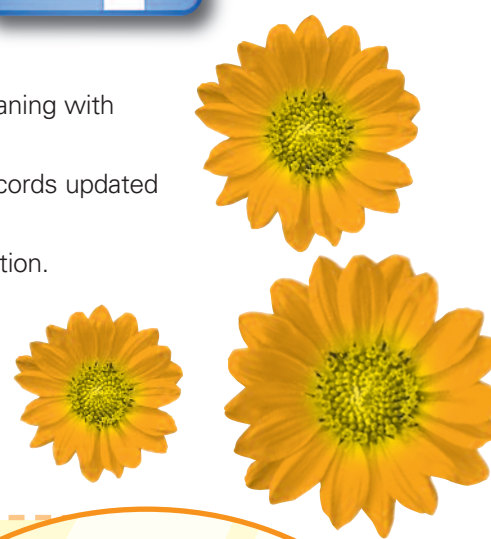
In order to keep our members' records updated and secure, we're ready to do some spring cleaning with our members' accounts again for the next few months.

Members are moving and changing home phone numbers daily. We do our best to keep our records updated but we're always working hard to keep everyone's account accurate.

Once again, we'll begin asking each member that comes to our branches to verify their information. This will only take a minute, but could benefit you and the credit union down the road.

**To make things sparkle, we're giving away a \$250 gift card in a random drawing for everyone's help!**

All members that visit us or mails in the form below will be automatically entered to win. (No purchase necessary. One entry per member only please.)



## Spring Cleaning Entry Form


Name \_\_\_\_\_ Member # \_\_\_\_\_

Address \_\_\_\_\_

E-mail Address \_\_\_\_\_

Home Phone (     ) \_\_\_\_\_ Cell Phone (     ) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



**Please return this form to any branch or mail it to:**  
 OCCU, 1375 N. Oakland Blvd.,  
 Waterford, MI, 48327  
 by June 30, 2010 to be eligible for the drawing.

# May is Direct Deposit/Direct Payment Month

Add some convenience to your life – and also help out the environment – by signing up for direct deposit and direct payment.

Rather than rushing to the credit union each payday to cash your check, your funds could be deposited more safely and even quicker through direct deposit! If you're tired of visiting your post office, consider direct payment for your reoccurring bills as well. Most deposits are made by 9 a.m. of payday.

Every year Americans mail 26 billion bills and statements and nine billion payments in paper form. Unfortunately, production and transportation needs consume 755 million pounds of paper, nine million trees, and 512 million gallons of gasoline.

## May's Seminar: Real Estate Investment Trusts

Oakland County Credit Union will host a seminar Wednesday, May 26 to discuss Real Estate Investment Trusts. Hosted by our financial planner, attendees will learn the basic pros and cons of REITS.

The free seminar will begin at 6 p.m. at our Waterford/White Lake Branch. Since a light dinner will be served, please RSVP no later than May 23 by calling 248-332-9171, Ext. 1351 or via e-mail at [msnyder@oaklandcountycu.com](mailto:msnyder@oaklandcountycu.com).

## Balance Alerts Help Protect Your Money

If you use our home banking system like thousands of other Oakland County Credit Union members, you can have an e-mail sent to you almost instantly whenever your account balance falls below a certain amount.

Home bankers can set up a low balance warning within our secure system so that you'll be notified immediately if your account dips below your specified amount. It's also a great safety measure if suspicious activity has occurred.

You'll find this great tool, labeled "Notifications," within our home banking site at [oaklandcountycu.com](http://oaklandcountycu.com).



## Recruit a Member and Earn \$25!

Did you know Oakland County Credit Union welcomes anyone that works, resides or worships in Oakland County? It's true!

For each member you recruit to OCCU, you'll earn \$25 if they sign up for a checking account (\$10 for savings only)!

As you know, we are considered one of the best financial institutions in the area. So, do a friend or family member a favor and send them to OCCU. You'll also be putting money into your pocket at the same time! Now that's a triple win!

**Fee Revisions** As of May 1, 2010, several changes were made to our fee schedule.

**Transfers:** \$3 (There is a \$3 transfer fee only when there's a phone transfer or an automatic transfer to cover an NSF. The fee can be avoided by using home banking or Tele-Max to transfer funds.)

**Statement Copies (per page):** \$2

**Wire Transfer Fee (domestic):** \$20

**NSF/ODP Fee:** \$28

**Monthly Inactive Account Fee:** \$4 (after two years of dormancy)

The following fees begin June 1, 2010:

**Levy/Garnishment Processing:** \$30

**Payoff Letters:** Consumer \$5 – Real Estate \$10

**Mortgage Subordinations:** \$25

**Stop Payment Fee:** \$28

**Credit Card Late Fee (after 5 days):** \$25

**Credit Card Return Check Fee:** \$25

## OCCU Closed May 31

All branches of Oakland County Credit Union will be closed on Monday, May 31, 2010 in observance of Memorial Day. Our doors will re-open for normal business on Tuesday, June 1.

### COUNTY CAMPUS BRANCH

1220 County Center Drive W.  
Waterford, MI 48328  
Phone: **248-332-9171**  
Fax: **248-332-5010**

### WATERFORD/WHITE LAKE BRANCH

1375 N. Oakland Blvd.  
Waterford, MI 48327  
Phone: **248-886-0144**  
Fax: **248-886-0164**

### CLARKSTON BRANCH

6580 Dixie Highway  
Clarkston, MI 48346  
Phone: **248-922-5608**  
Fax: **248-620-3835**

### OXFORD BRANCH

(Inside Meijer)  
900 N. Lapeer Road  
Oxford, MI 48371  
Phone: **248-628-2928**

Fax: **248-886-1256**

(Oxford Hours: Monday thru Friday 9 a.m. – 7 p.m.; Saturday 9 a.m. – 3 p.m.)

### HOURS

Monday thru Friday:  
9 a.m. – 5:30 p.m.

Extended Friday  
Drive-Thru Hours:  
8:30 a.m. – 6 p.m.

[oaklandcountycu.com](http://oaklandcountycu.com)  
Toll-Free: **800-815-6237**



AMERICA'S  
CREDIT UNIONS