

## Branch Locations

32 Chicago Avenue  
Groton, CT

625 Long Hill Road  
Groton, CT

3 Boston Post Road  
Waterford, CT

20 Liberty Street  
Pawcatuck, CT

589 Hartford Pike  
Dayville, CT

335 Main Street  
Niantic, CT

One Connecticut Avenue  
Norwich, CT

893 Main Street  
Willimantic, CT

601 Norwich/New London Turnpike (Rt. 32)  
Montville, CT



Visa<sup>®</sup> Credit Cards  
& Consumer Loans



CHARTER OAK  
CREDIT UNION

CharterOak.org  
860-446-8085 • 800-962-3237



CHARTER OAK  
CREDIT UNION



## Loans for big goals, little expenses – and everything in between

Charter Oak has financing solutions for virtually any situation. Whether you are buying a new car, planning your daughter's dream wedding or looking for a money-saving credit card, we are here to help.

### Consumer Loans

#### New or Used Automobiles

Our low rates and flexible terms help your money go farther. For your convenience, on-the-spot financing is available at many local dealerships.

- ◆ Low interest rates for new and used car purchases or refinances
- ◆ 100% financing available
- ◆ Terms to fit your budget

#### Personal Loans

We have financing available for computers, furniture, vacations and other personal purposes.

- ◆ Low fixed rates
- ◆ Flexible terms up to 60 months
- ◆ Secured and unsecured loans available

#### Readi-Cash Too

This personal line of credit provides ongoing borrowing power and peace of mind, with easy access to cash any time, anywhere.

- ◆ Low variable rates
- ◆ Can be activated by phone, on the web, at an ATM, or simply by writing a check

- ◆ Can be used as overdraft protection for your Charter Oak checking account\*

### Credit Cards

#### Visa® Platinum

- ◆ Low variable rate
- ◆ No annual fee
- ◆ Secure online account access

Visa® Platinum card holders can also enjoy exciting reward points redeemable for travel and merchandise, as well as additional benefits including extended warranty protection, auto rental insurance, \$1,000,000 travel accident insurance and more. See Visa Platinum Credit Card Agreement for other terms and conditions associated with this account.

#### VISA Gold

- ◆ Fixed rate
- ◆ No annual fee
- ◆ Secure online account access
- ◆ \$500,000 Travel Accident Insurance

See VISA Gold Credit Card Agreement for other terms and conditions associated with this account.

**To apply for a loan or credit card, please call Member Services at (860) 446-8085 or (800) 962-3237, stop by any Charter Oak branch, or visit [CharterOak.org](http://CharterOak.org).**

\*A fee of \$10.00 applies when your Read-Cash Too is activated to cover a check overdraft.