

Products and services to help  
your business succeed

Charter Oak caters to the needs of  
small businesses. With financial  
tools, solid resources and personal,  
professional service we can help  
keep things running smoothly  
today, and set the groundwork for  
future growth.

## 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



Small Business  
Solutions



CHARTER OAK  
CREDIT UNION

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



Federally Insured by NCUA

Rev. 4/10



relationships *beyond* banking

### Business Checking Accounts

Choose from three different checking accounts, depending upon your transaction volume and business structure. Each account offers free Online Banking, free Online Bill Payment, free Check Imaging and more.

**Basic Business Checking:** A simple, convenient account designed for businesses that do not process a large number of checks.

- ◆ First 50 transactions\* per month – free
- ◆ Each transaction over 50: \$0.25
- ◆ No minimum balance required
- ◆ No monthly service charge
- ◆ First order of basic checks – free
- ◆ Free On-line Bill Payment

**Premier Business Checking:** An interest bearing account for businesses that have frequent ACH settlements, write a significant number of checks and have transaction intensive deposits.

- ◆ Tiered, variable rate
- ◆ First 300 transactions\* per month – free
- ◆ Each transaction over 300: \$.25
- ◆ No minimum balance required
- ◆ Monthly fee of \$10 – waived with average daily balance of \$10,000 or Merchant Card Processing\*\*
- ◆ First order of basic checks – free
- ◆ Free On-line Bill Payment

\*Transactions defined as: ACH debits/credits, checks cleared or deposited and Online Bill Payments. \*\*Merchant Card Processing must be with COFCU.

**Non-Profit 501 (c) Checking:** An interest-bearing checking account available to various charitable, non-profit, religious and educational organizations.

- ◆ Tiered, variable rate
- ◆ Certificate of 501 (c) status required
- ◆ Minimum deposit of \$500 to open

### Other Business Deposit Accounts include:

- ◆ Savings Accounts
- ◆ Money Market Accounts
- ◆ Regular & Jumbo Share Certificates

For more information on any of our checking products and services, call Member Services at (800) 962-3237 or from the local area at (860) 446-8085, stop by any Charter Oak branch, or visit [CharterOak.org](http://CharterOak.org).

### Business Lending

When it's time to purchase equipment, expand into a larger space, or obtain some capital for everyday operating expenses, Charter Oak is here to help. Our Business Lending programs provide highly competitive rates, generous loan amounts and affordable terms.

**Business Line of Credit:** A flexible financing solution that provides ongoing access to cash.

- ◆ Credit limits: \$25,000 or more
- ◆ Interest-only monthly payments

**Fixed-Term Business Loans:** A great way to pay for virtually any major business-related expense.

- ◆ Loan amounts: \$25,000 or more
- ◆ Terms up to 10 years
- ◆ Predictable monthly payments
- ◆ Competitive rates and terms

**Commercial Real Estate Loans:** Customized financing for real estate acquisition or expansion.

- ◆ Loan amounts of \$100,000 or more
- ◆ Terms up to 15 years with a maximum 30 year amortization
- ◆ No pre-payment penalties
- ◆ Competitive rates and terms

### Convenience Services

**Make the most of every minute with these reliable services:**

- ◆ Free Online Banking and Free Bill Payment
- ◆ Night Depository
- ◆ Merchant Card Processing
- ◆ Check Cashing
- ◆ Visa® Check/ATM Cards
- ◆ Nationwide Account Access through the Credit Union Service Centers (CUSC) Network
- ◆ Business Insurance through Charter Oak - The Insurance Professionals

For more information on any of our business lending products call Jane Moriarty, Vice President of Business Lending, at (800) 962-3237 ext. 381 or from the local area at (860) 446-3381.