

At Charter Oak Federal Credit Union, our checking accounts provide plenty of choices for our members. You can choose the checking program that best fits your needs, then choose the most convenient way to use your account.

All of our checking accounts offer a Visa® Debit Card, free home banking, free check imaging, telephone access and the security of Federal Deposit Insurance.

Branch Locations

32 Chicago Avenue
Groton, CT

625 Long Hill Road
Groton, CT

3 Boston Post Road
Waterford, CT

20 Liberty Street
Pawcatuck, 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

589 Hartford Pike
Dayville, CT

High School Branch Locations

(limited access)

Robert E. Fitch Senior High School

Killingly High School



Checking Accounts



CHARTER OAK
CREDIT UNION

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

Federally Insured by NCUA

Rev. 06/11



CHARTER OAK
CREDIT UNION

relationships *beyond* banking



All of our checking accounts include:

- ◆ A Charter Oak Visa® Debit Card
- ◆ Overdraft protection options
- ◆ Free Home Banking with check imaging
- ◆ Account access through our Call Center, Info-Phone and Home Banking
- ◆ e-Statement
- ◆ The security of Federal Deposit Insurance

Charter Gold Checking

Features & Benefits:

- ◆ Free personalized checks with unlimited check writing
- ◆ Free notary service, money orders, cashier's checks and individual traveler's checks
- ◆ Five free foreign ATM transactions per month when using your Charter Oak Visa Debit Card*
- ◆ Rental fee discount of 50% on small safe deposit boxes (Waterford & Dayville only – subject to availability)
- ◆ A low monthly fee
- ◆ Free Online Bill Payment with direct deposit, e-Statement or a \$1,000 average daily balance

Other enhancements include:

- ◆ \$100,000 scheduled Airline and \$10,000 Accidental Death & Dismemberment Insurance
- ◆ Payment Card Protection
- ◆ 90-Day Purchase Protection
- ◆ Emergency Medical Data Card
- ◆ Lost Key Return
- ◆ Saver's Club Book
- ◆ Everyday Rebate Rewards
- ◆ Online Local Savings – provide you with savings at your favorite local merchants with online discounts!

Please see our *Charter Gold* brochure for complete details on these enhancements.

ComplimenTREE Checking

Features & Benefits for the Member with

Direct Deposit:

- ◆ No minimum balance
- ◆ No monthly maintenance fee
- ◆ All ATM transactions are free*
- ◆ Free Online Bill Payment
- ◆ Free checks

Simply Checking

Features & Benefits:

- ◆ No minimum balance to open
- ◆ No monthly maintenance fee
- ◆ First 50 checks free
- ◆ 10 free check clearing /cash withdrawals per month

Charter Classic

Features & Benefits:

- ◆ Low minimum balance to earn dividends
- ◆ Unlimited check writing
- ◆ First 50 checks free

Gold Rewards

Gold Rewards is designed to benefit our members who maintain important account relationships with us.

Features:

- ◆ No ATM fees
- ◆ Special Gold rates
- ◆ And much more!

To learn more about our checking accounts and Gold Rewards, please call Member Services at 860-446-8085 or 800-962-3237, stop by any Charter Oak branch, or visit www.CharterOak.org.

*Excludes surcharges imposed by the owner of foreign ATMs.

