

Smart choices for a bright future

All of our Savings Programs Provide:

- ◆ Competitive rates
- ◆ 24-hour access via Home Banking or Info-Phone
- ◆ Federal Deposit Insurance through the NCUA, a stable and well-respected government agency

Regular Shares

Our Regular Share Account establishes your Charter Oak membership and provides a solid foundation for your financial portfolio. This simple, flexible account allows unlimited deposits and withdrawals.

Jumbo Money Market Account

You can earn even higher rates while enjoying easy access to your money. Jumbo Money Market Accounts have no maximum limit and are available for personal, IRA or business accounts.

Club Accounts

Want to save for a special purpose such as holiday shopping or a special vacation? A Club Account lets you work towards your goal gradually. We can set up automatic transfers to make the process easier.

Share Certificates

Choose a term to fit your timetable, and earn some of our highest rates. A Share Certificate provides steady, guaranteed growth for your regular savings or your IRA.

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!

Branch Locations

32 Chicago Avenue
Groton, CT

335 Main Street
Niantic, CT

625 Long Hill Road
Groton, CT

One Connecticut Avenue
Norwich, CT

3 Boston Post Road
Waterford, CT

893 Main Street
Willimantic, CT

20 Liberty Street
Pawcatuck, 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



Savings, Investment
& Insurance



CHARTER OAK
CREDIT UNION

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



CHARTER OAK
CREDIT UNION



Health Savings Accounts HSAs

HSAs are an innovative way to manage health care costs, combining a High Deductible Health Plan (HDHP) with a tax-advantaged medical savings account. If you make the contributions yourself, you can claim a tax deduction.* The earnings are tax-free, and distributions may be tax-free if used for qualifying medical expenses. The funds in the account are carried over from year to year, and your HSA stays with you if you change employers or leave the work force.

Individual Retirement Accounts (IRAs)

An IRA is a tax-advantaged account* with valuable and unique benefits for your long-term goals.

Charter Oak offers several different types of IRAs:

- ◆ **Traditional IRAs** offer an immediate tax benefit for qualified taxpayers, since contributions may be fully or partially deductible. The money in your Traditional IRA (including earnings) is generally not taxed until you make a withdrawal.
- ◆ **Roth IRAs** do not offer a deduction for your contributions. However, as long as you follow the IRS requirements, you may never have to pay tax on your earnings. Early withdrawals are allowed under certain conditions.
- ◆ **SEP IRAs** provide an easy way for employers and self-employed individuals to set up a retirement account, with higher contribution levels than Traditional or Roth IRAs in many cases.

*Please consult your tax advisor.

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

Charter Oak – The Insurance Professionals*

Enjoy exclusive member discounts and protect your family and your finances with these affordable insurance programs:

- ◆ Auto Insurance
- ◆ Homeowners Insurance
- ◆ Boat Insurance
- ◆ Recreational Vehicle Insurance
- ◆ Flood Insurance
- ◆ Motorcycle Insurance
- ◆ Commercial/Business Insurance
- ◆ Disability Income Insurance
- ◆ Convenient office location at the Chicago Avenue branch of the credit union

*Charter Oak - The Insurance Professionals, Inc. is a DBA of the Pinnacle Group. The insurance offered is not a deposit and is not insured by the NCUSIF or guaranteed by Charter Oak Federal Credit Union.

Charter Oak Retirement and Investment Services**

A professional representative is available for personal assistance with investment and financial planning decisions. You can set up a no-cost, no-obligation meeting to discuss:

- ◆ Retirement planning
- ◆ College savings programs
- ◆ Investing in stocks, bonds, mutual funds and annuities
- ◆ Trust services
- ◆ And much more

To receive more information about the advantages of Charter Oak Retirement and Investment Services, contact one of our representatives at 860-446-1842 in Groton or 860-446-3312 in Waterford.

**Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Non deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.