

Our busy members are always on the go. So we understand there are times when you just can't come in to see us. That's why we offer easy, secure 24-hour access to your Charter Oak accounts.

## 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

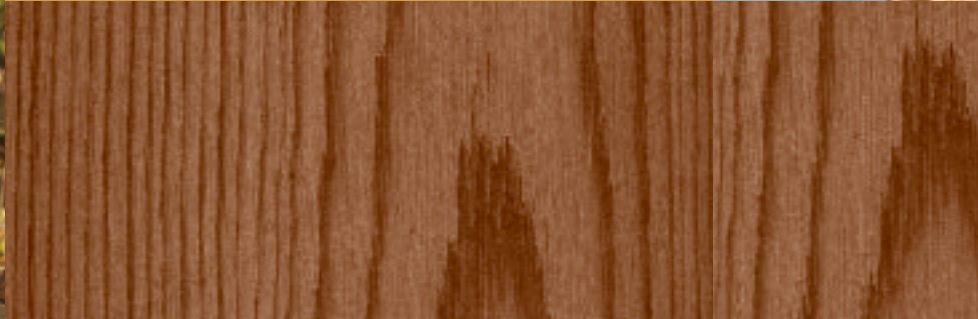
589 Hartford Pike  
Dayville, CT

## High School Branch Locations

*(limited access)*

Robert E. Fitch Senior High School

Killingly High School



Anytime, Anywhere  
24 Hour Access



CHARTER OAK  
CREDIT UNION

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



Federally Insured by NCUA

Rev. 12/10



CHARTER OAK  
CREDIT UNION

relationships *beyond* banking

◆◆◆ [www.CharterOak.org](http://www.CharterOak.org) ◆◆◆

**From our website at CharterOak.org, you can enjoy secure 24-hour access to your credit union account(s), pay bills, order checks, obtain Visa® account information, access your monthly statement and apply for credit.**

### Home Banking

Home Banking allows you to perform financial transactions and up-to-the-minute balance inquiries on your credit union account(s) from your own personal computer. Home Banking also provides you with an all-around-view of your account relationship and an automatic transfer option. In addition, you can check important information like your next payment due date on loans and information on shares and certificates. You can even keep your checkbook register up to date with a simple click.

**If you are a first time user or you have any questions about Home Banking, please call Member Services at 860-446-8085 or 800-962-3237.**

### Online Bill Payment

This service offers an alternative to the traditional way of paying bills. You may schedule payments to be made on specific dates or on a recurring schedule. Each transaction will be clearly detailed on your monthly statement. Bill Payment also features the following:

- ◆ Payment Guarantee
- ◆ Expedited Payments
- ◆ Free 60 day trial of MoneyHQ. Money HQ provides you the ability to view balance and account information at external institutions, set up Account

Alerts and track your expenditures using the Personal Finance Manager.

Online Bill Payment is provided at no cost to those who have direct deposit of either a payroll or government check or those that receive their statement electronically via e-Statement. If you have a Charter Gold account and maintain an average daily balance of \$1,000 or more, Online Bill Payment is also provided at no cost. For those who do not fit the above criteria, the charge is \$6.95 per month.

### e-Statement®

e-Statement® allows Charter Oak to deliver members' statements via the Internet up to 10 days sooner. You can view 14 months of statements at any time and also access information such as interactive accounts reconciliation, regulatory disclosure and frequently asked questions.

### Visa® Online

We provide a link on our website to eZCardInfo, a secure online service that lets you monitor your Visa® account. Log in any time to review your transactions, make a payment, check your available credit and more. This free service can help you keep track of your spending and safeguard your account from fraudulent transactions.

**Signing up for Online Bill Payment, e-Statement and eZCardInfo is easy and secure! Log on to CharterOak.org. Step by step directions are provided. If you have any questions, please call Member Services at 860-446-8085 or 800-962-3237, or stop by any Charter Oak branch.**

### Info-Phone

Your accounts are at your fingertips with our free Info-Phone service. Simply call from any touch-tone phone to access your accounts day and night, seven days a week. If you're out of town, call our toll-free number.

**Info-Phone gives you up to the minute account information by accessing our computer directly. Easy step-by-step instructions walk you through each call. With Info-Phone you can:**

- ◆ Make account balance or history inquiries
- ◆ Transfer funds within your accounts
- ◆ Make loan payments
- ◆ Obtain loan advances
- ◆ Verify if a check has cleared
- ◆ And more

**Access Info-Phone by calling**

**860-445-INFO (4636) or 800-446-3228.**

### CUSC Shared Branching

We participate in the CUSC (Credit Union Shared Service Centers) Network, so you can choose from thousands of credit union branches nationwide. Stop by any participating branch to conduct a transaction, and enjoy the friendly service you expect and deserve. Simply visit our website to find a participating CUSC branch near you or where you will be traveling.