

# RELATIONSHIPS beyond BANKING

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## You're Invited to Experience Online Bill Payment

Stop in to any one of our convenient branches and one of our Member Service Representatives will be happy to take you to our Internet Café, buy you a cup of coffee and get you set up! Start the New Year off right and make more time for yourself and your family with Online Bill Payment.

For more information and online Bill Payment Demo, visit [www.CharterOak.org](http://www.CharterOak.org) and choose the "Bill Payment Demo" from the Home Banking log in option on your right.

This writer was skeptical at first and I work at Charter Oak. I was afraid the payments would not reach our accounts in time and cause me late fees, embarrassment, etc. My boss challenged me to try it. I have to say, setting it up was easy. It took a little time but then, the reward – the ability to pay my bills in 10 minutes or less. As a busy working mother of two, I was thrilled. I have been using our Online Bill Payment for five years and have never had a problem. With the expedited payment option and payment guarantee you can't go wrong. I personally invite you to try Charter Oak's Online Bill Payment.

*Lynn Flanagan*



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# Grab The Bull By The Horns And Join

The Gold Rewards Stampede



Thousands of others have taken advantage of Charter Oak's New Member Rewards Program...don't delay... qualify today!

- ◆ No ATM Fees
- ◆ Special Gold Rates
- ◆ .25% Discount on New Personal and Auto Loans
- ◆ Free Checks
- ◆ Free Travelers Cheques, Cashier's Checks and Money Orders
- ◆ Free Online Bill Payment
- ◆ \$100 Credit Toward First Mortgage Closing Costs
- ◆ Annual Cash Bonus

To learn more and to see how you can qualify, simply visit [www.CharterOak.org](http://www.CharterOak.org) or stop in at one of our 11 convenient locations.

## Charter Oak's 2011 Scholarship Applications Now Available!

This year Charter Oak will again be awarding six \$2,000 scholarships to extraordinary student members planning on attending an institution of higher education. Applications may be picked up at any of our convenient branch locations or downloaded from the Scholarship page at [www.CharterOak.org](http://www.CharterOak.org). Deadline to submit completed applications is March 15, 2011.



## Education Exchange College Grant Program

Charter Oak is also providing applications for the 2011 Education Exchange College Grant Program. A total of \$50,000 will be awarded – four \$5,000 grants and thirty \$1,000 grants. Applications will be available in mid-January at all Charter Oak branch locations. Entry deadline is March 15, 2011.

The Education Exchange college grant program is sponsored by ACCEL/Exchange ATM Network.

For more information on Charter Oak's Community Giving Program including grants, partnerships and scholarships, visit [www.CharterOak.org](http://www.CharterOak.org) and click on Community.



# Do Your Taxes Right and Get Your Biggest Refund Possible with TurboTax

Special Discount Offer for Charter Oak Members!



No matter where life may take you, TurboTax® makes it easy to do your taxes right and get your maximum tax refund guaranteed. What's best, as a valued Charter Oak member you can get a special 10% discount on TurboTax Federal Deluxe Online Edition. File today at [www.CharterOak.org](http://www.CharterOak.org) with TurboTax and get your refund in as few as 8 days.

With TurboTax it's easy to do your taxes right:

- ◆ Guides you step-by-step, just like a GPS, to your Biggest Refund Guaranteed
- ◆ 100% Accurate Calculations
- ◆ Double checks your return so you get all the deductions and credits you deserve

Don't miss out on this special discount on TurboTax Federal Deluxe Online Edition. Start for FREE today. Visit [www.CharterOak.org](http://www.CharterOak.org) and click on the Turbo Tax logo – you don't pay unless you are satisfied with the results.



## Pursue Homeowners Insurance Discounts

There is a good chance that you may be paying too much for your homeowners insurance. This is particularly true if you are unaware of the numerous discounts available for this coverage. The following discounts are ones you should inquire about. Some may not be available in all states and from all insurers, but it doesn't hurt to ask. These discounts may significantly lower your insurance premium.

**Home/Car Discount.** Many insurers offer discounts up to 15 percent if they provide both your homeowners and personal automobile insurance. This can reduce your premium on both policies.

**Protective Devices.** If your home contains smoke alarms, fire extinguishers, burglar and fire alarms reporting to a central station, or deadbolts on all exterior doors, you could save up to 15 percent depending on the protective device.

**New/Renovated Home.** Many insurers offer discounts up to 25 percent if your home is less than 5 or 10 years old since newer homes tend to experience fewer losses. In addition, homes that have substantial renovations can also qualify for this discount if the specified work has been performed by a qualified (licensed when necessary) contractor with proper documentation.

These tips are brought to you by Charter Oak – The Insurance Professionals to ensure your homeowners policy is in step with your life. Learn more and find out how to get your auto and homeowners insurance at special group rates, call 860-572-8477.



860-572-8477  
[TheInsurancePros.com](http://TheInsurancePros.com)

Located in the Chicago Avenue and Long Hill Road offices.

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.

# The Annual Financial Checkup

Don't ignore it; look forward to the chance to get things in order.

A Message from MEMBERS® Financial Services Located at Charter Oak Federal Credit Union

Here's the scenario ... you get a card in the mail, one of those little reminders that tells you it's time for your annual financial checkup. Your reaction: I'll take care of that later. Here's why you should look forward to it.

**Why do I need an annual review?** Because things change, and during the course of the last 12 months, you may have ... changed jobs, made major purchases, welcomed a new child, retired, bought or sold a residence, decided upon new goals. These developments can change your financial objectives.

Also, it is just sensible to measure your financial progress. If you are not making progress in accumulating assets, or if you are assuming too much risk as a result of your current portfolio or financial decisions, it's time for change. The annual review is a "deep breath" where you can get away from daily distractions and think clearly about financial planning.

**A chance to ... stop putting it off.** Imagine just letting your investments go for five or ten years, assuming that they're doing okay while you wonder what the quarterly statements mean. Imagine being a few years from retirement only to find you have less than a year's salary in savings. Imagine passing away and leaving unresolved money issues for your loved ones, or subjecting them to a contentious probate process. These scenarios are all too real; people run to financial advisors for help with them every day. If they had only reviewed what was happening with their lives financially, they could have planned to avoid these issues in advance. Putting things off can be dangerous.

**Why not start the year right?** January is not only the start of a new year, but an ideal time to take a look under the hood financially. During your annual review, you can estimate your net worth, and also possibly learn about any tax changes that might affect your investments, business or estate. It's also a good time to make voluntary IRA contributions, and get college funding and financial aid applications underway.

Hopefully, you have a qualified financial advisor who you have an existing relationship with. If you don't, contact one today. Financial planning is not an event you do once in your lifetime. Financial planning should be a priority for you – it can help you manage your money, and allow you to plan for your goals and for the lifestyle you want for the future.

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 800-369-2862. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by Charter Oak Federal Credit Union.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

These are the views of Peter Montoya, Inc., not the named Representative or Broker/Dealer, and should not be construed as investment advice. Neither the named Representative or Broker/Dealer give tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your Financial Advisor for further information.

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## New Year, New View To Home Banking

2011 has breathed new life into Charter Oak's Home Banking site!

New features include:

- ◆ Visually pleasing screens
- ◆ User friendly menus
- ◆ All around view of your account relationship
- ◆ Easy "Print" button on history pages
- ◆ Automatic Transfer Feature

To safeguard your accounts, strengthened password requirements have been put into place.

To experience the new view, log on to Home Banking and feast your eyes on the visually pleasing screens and user friendly menus!

