

INFO PHONE

860-445-INFO (4636)
800-446-3228

Charter Oak's Info-Phone gives you the convenience of accessing your accounts from anywhere, 24/7. Your transactions are private and secure.

As a first time user, you will be asked the following:

- Enter your account number followed by the pound (#) key.
- Info-Phone then asks you to select a four (4) digit access code. Your access code must be higher than 0012 and lower than 9998.
- Charter Oak has an additional security feature on Info-Phone called Multifactor Authentication. Because of this, you will now be asked to enter a second access code which must be different from the first.
- You will then be asked to enter your 9-digit social security number.
- After entering your social security number you will automatically be transferred into the "Menu Mode." In this mode the computer will verbally list the options available and walk you through your entire transaction.
- When entering dollars, cents and dates do not use the decimal point or other characters. For example \$200.00 would be entered 20000 and July 1, 2010 would be entered 070110.

MENU MODE

Info-Phone will greet you and ask for your account number followed by the # key. You will be asked to enter your personal access code followed by the # key. You will then be asked to enter your secondary access code followed by the # key. This # key is used to complete most entries. At any time during the call, you may press * to end call, 0 to transfer to the operator, 9 to replay current menu, or # to return to the main or previous menu.



MAIN MENU

1. Balance Inquiry
2. History Inquiry
3. Transfers
4. Checking Information
5. Withdrawals
6. Loan Information
7. Additional Options
8. Commercial Loans



BALANCE INQUIRY – PRESS 1

1

1. Open Share List
2. Open Loan List
3. Share Balance
4. Loan Balance

HISTORY MENU – PRESS 2

2

1. Deposit History
2. Loan History
3. Recent Transaction Activity
 1. Check History
 2. ATM History
 3. ACH History
 4. Loan Payment History
 5. POS History
4. Share History

TRANSFER MENU – PRESS 3

3

1. Share to Share
2. Share to Loan
3. Loan (advance) to Share
4. Mortgage Loan Inquiry
5. Mortgage Payment

CHECKING MENU – PRESS 4

4

1. Checking Balance
2. Check Number Inquiry
3. Check Number Range

WITHDRAWAL MENU – PRESS 5

5

1. Share Withdrawal*
 2. Loan Advance *
- * \$25 minimum, proceeds by check

LOAN MENU – PRESS 6

6

1. Open Loan List
2. Loan Balance
3. Loan Payment Inquiry
4. Loan Payment History
5. Loan Payoff Amount

ADDITIONAL OPTIONS – PRESS 7

7

1. Year To Date Information
 1. IRA Contributions
 2. Dividends
 3. Interest
2. Change Preferences
 1. Change Access Code
 2. Change Secondary Access Code
 3. Change to Expert Mode
 4. Change Language
3. Change to Different Account