

RELATIONSHIPS
beyond
BANKING

JANUARY 2012 | ISSUE #13



Did you get a
\$100
BONUS
FROM
YOUR
BANK?

Charter Oak has awarded **\$530,000** in Gold Rewards Cash Bonuses to date!

To make sure you get your **\$100** next year, call today! Time is running out.

To learn more, head on down to any Charter Oak branch today!



CHARTER OAK
CREDIT UNION

relationships *beyond* banking



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Charter Oak -
The Insurance Professionals

Charter Oak Retirement
and Investment Services

Make Sure You Get Your \$100 Gold Rewards Bonus Next Year!

The Deadline Has Been Extended to February 29th!



Yes, the deadline has been extended to February 29th! That gives you two extra months to make sure you receive your 2012 Gold Rewards Bonus. When you qualify, you'll also enjoy monthly benefits that include:

- ◆ 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
- ◆ Free Coin Counting

Please visit www.CharterOak.org or call us for more information on Gold Rewards!

*The "Gold Rewards" program is designed to benefit credit union members who maintain important account relationships at the credit union. In order to be eligible to receive "Gold Rewards" you must meet the following criteria on a monthly basis: maintain a checking account, maintain either a Direct Deposit of \$1500 or more within the month, or have Bill Payment with a minimum of 4 payments within the month, and have a minimum combined deposit and loan balance of \$20,000 or more. All qualifying accounts must be in good standing with no current delinquent loan accounts or charge offs to the credit union. Your accounts will be reviewed monthly to determine eligibility for "Gold Rewards" and the rewards will be available in the following month. All qualifying accounts must be owned by the primary member and registered with the same social security number. Business accounts do not qualify for the "Gold Rewards" program.

Meeting this criteria on a monthly basis will earn the "Gold Rewards" Member periodic special share certificate offers, a .25% reduction on new personal and auto loans (does not apply to the refinancing of existing loans at the credit union or new mortgages.) To earn this .25% rate reduction, the member must qualify as a "Gold Rewards" Member at the time of application), free "Bill Payment," all Charter Oak foreign ATM fees will be rebated, surcharge fees charged by other financial institutions or networks will be rebated up to \$9.99 each to a maximum of \$20 a month and rebated at the end of the month, one free standard order of checks during a six month period, (order must be placed at a branch or through the Call Center), free Traveler's Cheques, Cashier's Checks, Money Orders, free coin counting and a \$100 credit will be applied towards the closing costs of any new Charter Oak mortgage loan. (Does not apply to "Accelerator" or "Cost Saver" Mortgages or mortgage loans already financed at the credit union.)

In addition to the benefits listed above, each year a Special Bonus will be paid to "Gold Rewards" Members who meet the monthly criteria. To qualify for the "Gold Rewards" cash bonus in 2012, you must be a Gold Rewards member each month for the period of March, 2012 through December, 2012. The Special Bonus will be determined annually and paid in December. The Special Bonus is considered interest and will be reported on IRS Form 1099-INT. Gold Rewards benefits can change without notice.



Mark Your Calendar & Join Us For Our Annual Meeting!

Date: Thursday, April 19, 2012
Where: Groton Inn & Suites
Route 184 | Groton, CT
Time: 5:30 p.m.

Tickets go on sale Monday, March 19th at all branch locations. \$10.00 per person. As always, enjoy a delicious buffet of hors d'oeuvres and great prizes. We hope to see you there.

Do Your Taxes Right and Get Your Maximum Refund Guaranteed with TurboTax.



TurboTax® works like a GPS giving you step by step guidance to get your maximum refund, guaranteed. What's best, as a valued Charter Oak Federal Credit Union member you can get a special 10% discount on TurboTax Online Deluxe. File today by visiting www.CharterOak.org and clicking on the Turbo Tax link. Get your refund in as few as 7 days.

Only TurboTax offers you Total Assurance™ – protection to feel 100% confident about your taxes:

- ◆ Maximum refund, guaranteed
- ◆ 100% Accurate calculations, guaranteed
- ◆ FREE downloadable Audit Support Center

Don't miss out on this discount offer on TurboTax Online Deluxe. Start for FREE today at www.CharterOak.org – you don't pay unless you are satisfied with the results.



It's Scholarship Season!

Charter Oak Federal Credit Union's 2012 scholarship applications are now available! We will award six \$2,000 scholarships to exceptional student members who plan on attending an institution of higher education in fall 2012. Whether you are in high school, already in college or going back as an adult, we want to hear from you this scholarship season! Pick up an application at any branch location today to get started, or download one from our scholarship page at www.CharterOak.org. Deadline to submit completed applications is March 15, 2012!



For more information on Charter Oak's Community Giving Program including grants, partnerships and scholarships, visit www.CharterOak.org and click on Community.



Looking for a Way to Save Money This Winter?

With the upcoming colder than normal temperatures, are you looking for ways to save money this winter? Consider shopping your auto and home insurance.



While it's probably the furthest thing from your mind, it pays to shop your auto and home insurance from time-to-time. You can pay a whole lot more or a whole lot less for the same coverage depending on the company. But where do you begin?

Start with highly-rated insurance companies.

It's a good idea to shop with insurance carriers that have high ratings from credit-rating agencies, like Standard & Poor's and A.M. Best. You want to be sure that the company you choose will be able to pay claims.

Take advantage of available discounts.

While many companies offer discounts for insuring two or more cars, safe drivers and safety features, some offer "multi-policy discounts" for insuring both your car, home and other personal insurance policies with the same company. Request quotes on both your auto and home to get maximum savings.

Inquire about policy service charges.

Most likely, you're paying a service charge if you're on a direct bill payment plan with your insurance company. You may be able to save a few more bucks by choosing to have your premiums automatically deducted from your checking account. Plus, you won't have to worry about missing a payment or writing a check.

Assess your coverage needs.

Connecticut requires you to carry minimum liability limits. With today's abundant amount of lawsuits and ever-increasing medical costs, the minimum may not be enough. A good rule of thumb is to choose higher liability limits and offset the additional cost by raising your comprehensive and collision deductibles. Typically, increasing your deductible from \$250 to \$500 or \$1000 can lower the premium between 15 and 20 percent. If you have an older car, say 10-years-old, it might be in your best interest to drop collision coverage altogether. Talk to an insurance counselor about the coverage options that work best for you.

If you do the homework, you could save hundreds of dollars a year on your auto and home insurance. Better yet, you could get more protection for less than you're currently paying. Find out how much you could be paying for auto insurance and put "get auto and home insurance quotes" on your next shopping list.

These tips are brought to you by Travelers, a proud partner of Charter Oak-The Insurance Professionals. Learn more and find out how to get your auto and home insurance in-synch with your needs at special group rates by calling 860-572-8477.



CHARTER OAK
THE INSURANCE
PROFESSIONALS

Located in the Chicago Avenue office.

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.

Need more income?

Let us help you make a plan!

Make Your Appointment Today for a No-Cost Financial Review



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