

Relationships

beyond

Banking



NEWSLETTER

APRIL 2015 | ISSUE #25



Free Home Buyer Seminar In June

Buying a home can be stressful. Attend our Free Home Buyer Seminar this June and learn more about the home-buying process. Three industry professionals will be onsite sharing their tips and knowledge. Attendees will receive a voucher, redeemable for up to \$750 back at their mortgage closing*. Look for more details on our website starting in April.

* To qualify for the rebate, the loan application must be taken on or before 12/30/2015. You must present the coupon at the time of application to earn your rebate. This offer is valid for new purchases only and does not apply to the refinancing of existing mortgages. The amount of the rebate will vary and is not available on all mortgage types. This offer can be withdrawn at any time, and cannot be combined with any other offer.

#1 MORTGAGE LENDER

5 YEARS RUNNING!*

2010 • 2011 • 2012 • 2013 • 2014

\$600+ MILLION IN MORTGAGES SINCE 2010!

When Eastern Connecticut homeowners wanted a mortgage they turned to us. The mortgage specialists at Charter Oak Federal Credit Union. For the fifth year in a row you've made us the number one mortgage lender in New London and Windham counties combined. So if you're dreaming of a new home – or refinancing your existing mortgage – call one of our experts and next year we'll both be happy you did.

*In Eastern CT. Source: The Warren Group, Boston, MA. 2014 data for New London, Windham counties combined. Includes all residential mortgages with a value between \$1 and \$2,000,000.

APPLY TODAY AT ANY BRANCH, ONLINE, OR CALL

CHARTEROAK.ORG | 860.446.8085 | 1.800.962.3237

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CHARTER OAK
CREDIT UNION

relationships *beyond* banking

The Right Steps To Take If You've Been Hacked

Getting hacked—whether on your phone, at a retailer, or on your home computer—is not a pleasant experience. It can happen to anyone—even if you've taken all the recommended precautions. But as important as what you do to prevent being hacked are the steps to take when you realize you have been.

- 1 Call your financial institution and alert them immediately. Give them as much detail as possible so they can advise you sufficiently.
- 2 Contact the major credit reporting agencies and place freezes on your accounts which will prevent the thieves from establishing new accounts in your name.
- 3 If your Social Security number was compromised contact your local Social Security Administration office.
- 4 Consider a fraud monitoring service for a year. You may vow to be diligent right when the hack happens, but life gets busy. Enlisting the service will help you stay alert.
- 5 Report any thefts to the police and other authorities as well as the Federal Trade Commission.



Credit agencies:

- Equifax Fraud Hotline: 1-888-766-0008
- Experian Fraud Hotline: 1-888-397-3742
- TransUnion Fraud Hotline: 1-800-680-7289

Love Your Savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.



LOVE MY
CREDIT UNION
REWARDS

Charter Oak Federal Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



Shred Day



We are hosting our free annual Shred Day event this Spring!
Saturday, April 18, 2015
9:00 a.m. to 12:00 p.m.

Dayville Branch
589 Hartford Pike
Dayville, CT 06241

Branch & Headquarters
1055 Hartford Turnpike
Waterford, CT 06385

Norwich Branch
One Connecticut Avenue
Norwich, CT 06360

Our annual Shred Day event is a safe and environmentally friendly way to destroy documents containing your personal information. Helping to protect against identity theft, all members are invited to dispose of sensitive paper materials.

To accommodate as many individuals as possible, a **three-box limit** will be enforced. In addition to offering free shredding services, Charter Oak will be collecting non-perishable items for local food pantries. Expired items will not be accepted.



Newly Expanded Scholarship Program Produces A Flurry Of Great Applicants!

We've had a great response to the news that we're expanding our scholarship program! In January, we announced that we'll be awarding more than \$70,000 in scholarships this spring. And we're busy reviewing all the applications we've received! This expansion will impact students at 35 local high schools: one college-bound senior from each high school in New London and Windham counties will receive a \$2,000 scholarship. Additional scholarships may be awarded at our discretion. So stay tuned – the winners will be announced in May!

Applications will become available again in January 2016. To learn more about our expanded scholarship program, visit CharterOak.org.

Annual Meeting Reminder

Please join us for our **76th Annual Meeting!**

The meeting will be held on **Thursday, April 23rd at Port 'N' Starboard in New London.**

Tickets are on sale at all branch locations and are \$10 per person.

A buffet of hors d'oeuvres will be served at **5:30 p.m.**

The business meeting and election of officers will begin at **6:30 p.m.**

Don't forget, there will be great door prizes too!



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Exclusively for credit union members



TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

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Top Rating Reflects Our Strong Financial Condition!

Charter Oak Federal Credit Union has earned the top 5-Star rating from BauerFinancial Inc., indicating that Charter Oak is one of the strongest financial institutions in the nation.

BauerFinancial awards the 5-Star rating to those institutions that excel in their capital, asset quality, profitability and other financial areas. This latest BauerFinancial rating is based on September 30, 2014, financial data.

“This top rating reflects our strong financial position at Charter Oak, as well as our continuing growth,” said Brian A. Orenstein, Charter Oak’s Chief Executive Officer. During 2014, Charter Oak celebrated its 75th anniversary and opened its new Branch and Headquarters complex in Waterford. The branch is the 14th in Charter Oak’s network of branches across New London and Windham counties.

The Waterford-based Charter Oak is eastern Connecticut’s largest credit union, with assets of \$847.2 million as of December 31, 2014, a 7.3 percent increase from 2013’s year-end assets.



Celebrating A Milestone

Charter Oak Retirement and Investment Services is celebrating an important milestone this year – their 20th Anniversary!

Charter Oak Retirement and Investment Services has been serving Charter Oak Federal Credit Union members since 1995, and has helped thousands of members to and through retirement. Its two advisors, Stephen A. Sylvester and Todd A. Gestrich, travel throughout New London and Windham counties exclusively serving the retirement and investment needs of Charter Oak's members.

Steve and Todd have more than 50 years of combined experience serving credit union members, and welcome the opportunity to assist you with your retirement and investment needs. Contact Charter Oak Retirement and Investment Services for your no-cost retirement analysis, and find out if you're on-track to retire, if you can afford to retire now, or find out if your income will last in retirement.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-1088251.1-0115-0217

To schedule your no-cost retirement analysis, call 860-446-3398 (or toll free at 800-356-2644) or email Juliet Toulouse at Juliet.Toulouse@cunamutual.com and mention this newsletter!



CHARTER OAK RETIREMENT AND INVESTMENT SERVICES



Holiday Hours:

Memorial Day

Saturday, May 23, 2015
Regular Saturday Business Hours

Monday, May 25, 2015

All Branches & Call Center Closed

Independence Day

Saturday, July 4, 2015
All Branches & Call Center Closed

Branch and Headquarters Photo (cover): ©Robert Benson Photography

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

Dayville • Groton • Montville • Niantic • Norwich • Pawcatuck • Putnam • Waterford • Willimantic



Federally Insured by NCUA

