

QUICK REFERENCE GUIDE

SOME IMPORTANT TIPS FOR MEMBERS:

- **Visa® Debit Card** - we now offer instant issue Debit Cards in all of our branches, so there's no waiting for a new Debit Card! Once you receive your new Debit Card, activate the card and select your PIN by calling toll free 800.757.9848 and then follow the prompts. **Important!** Please notify us if you are traveling so we can enable your Debit Card to be used in the places where you travel, especially if traveling to foreign countries. **When fraud is suspected with your Debit Card**, you will receive a text notification – please update your mobile phone number to take advantage of this convenient feature.
Daily Debit Card Limits:
\$3,000 per day at Point of Sale/purchases
\$500 per day at an ATM/cash withdrawal
- **Check Orders** - you will receive your checks within seven to ten business days. If you need some right away we can print temporary checks at any branch.
- **Direct Deposit** - don't forget to sign up for Direct Deposit, and let us help you complete the process with the applicable Payer(s).
- **Online Banking Services** - meet all your banking needs digitally! Link external accounts, manage your debit cards, open accounts, pay your mortgage and so much more.
- **Online Banking Alerts** - set up alerts to let you know when important transactions post or if your balance is low.
- **eDocuments** - view your eStatements, check your notices, and access your tax forms.
- **Mobile Banking Apps** - check your balances, deposit checks, transfer money, and pay bills with our free smartphone apps for both Apple and Android.*
- **Info-Phone** - access by calling 860.445.INFO or toll free at 800.446.3228.
- **Member Overdraft Privilege** - during the 30 day waiting period before Member Overdraft Privilege is activated, you must maintain satisfactory activity in your account, including making regular deposits that demonstrate the ability to repay future overdrafts.
- **Shared Branching** - Charter Oak is part of the CO-OP Shared Branching Network. You can find Shared Branching locations at CharterOak.org by clicking "Find A Branch."**
- **CHARTER OAK FEDERAL CREDIT UNION'S ROUTING NUMBER IS 211176998.**

*Some restrictions apply.

Contact Center email address: ContactCenter@cofcu.com

eBanking email address: ebankingsupport@cofcu.com

Visit any of our branches or call **860.446.8085** or **800.962.3237**

MEMBERS BANK BETTER.

Live, work or worship in New London or Windham Counties? Join us.



CharterOak.org | 860.446.8085 | 800.962.3237

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