

CHECKING CHOICES TO FIT YOUR NEEDS.

ALL OF OUR CHECKING ACCOUNTS FEATURE:

- An Instant Issue Charter Oak Visa[®] Debit Card
- Bill Pay with no monthly fee
- Easy, quick account access through Online Banking, Mobile Banking, smartphone apps, our Contact Center and our Info-Phone service
- Federal deposit insurance through the National Credit Union Administration (NCUA)
- Bright Future Checking
 - Enjoy the great benefits of our checking account* for ages 14 to 28
 - No minimum balance, ATM fee rebates, and our new "Grow My Change" savings feature
 - Use "Grow My Change" to round up your debit card transactions to the nearest whole dollar
 - Deposit the difference into your high-yield Bright Future Savings Account
- GO Checking
 - Earns 3.00% APY¹
 - No monthly maintenance fee
 - ATM fee rebates
 - First order of checks free
- ComplimentTREE Checking
 - All ATM transactions are free²
 - Free checks and Online Banking with check images
 - Direct Deposit is required to maintain account
- SafeGuard eChecking³
 - Safely spend only what you have in your account
 - eBanking conveniences. Online Banking and e-Statement required
 - Free ATM withdrawals at Charter Oak ATMs
 - No overdraft fees
 - No Checks, Mobile Deposit or Shared Branching
 - Monthly service fee of \$4.00
- Simply Checking
 - First order of 40 checks free
 - 10 free check clearing/cash withdrawals per month (\$0.50 per check/ withdrawal after 10) - excludes Debit Card and ATM card transactions
 - Free ATM withdrawals at Charter Oak ATMs
 - Free Online Banking with check images
 - Bill Pay with no monthly fee

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

FEDERALLY INSURED BY NCUA



*The Bright Future Checking Account is available for individuals between 14 and 28 years of age. Individuals age 14 through 17 require a parent/guardian as a joint account owner. At age 29, the Bright Future Checking Account will convert to Charter Oak's GO Checking Account. See GO Checking Disclosure for account requirements. The Bright Future Checking Account will rebate all Charter Oak foreign ATM fees daily and ATM fees surcharged by other financial institutions or networks up to \$9.99 each to a maximum of \$10 per month will be rebated monthly if certain conditions are met. Account Conditions: To earn the rebate of ATM fees, you must have e-Statement, Online Banking, and 5 Debit Card transactions posted per month (excluding ATM transactions) and a Bright Future Savings Account. Failure to meet any one of these requirements during a calendar month will cause ATM fees surcharged by other financial institutions to not be rebated. This offer can be withdrawn at any time. Limit of one Bright Future Checking Account per Social Security number.

¹(APY = Annual Percentage Yield) The GO Checking Account is a "Split Rate Tiered" account. You will earn the stated APY only for the account balance within each tier. 3.00% APY is paid on balances up to \$10,000. Balances over \$10,000 earn 0.25% APY. The "Default APY Rate" of 0.05% will be applied to all tiered balances if account conditions are not met. This account will also rebate all Charter Oak foreign ATM fees and ATM surcharge fees by other financial institutions or networks up to \$9.99 each to a maximum of \$20 per month and rebated monthly if certain conditions are met. Account Conditions: To earn the stated APYs and rebate of ATM fees, you must have e-Statement, Online Banking, 10 Debit Card transactions posted per month (excluding ATM transactions) and have either Direct Deposit of \$750 posted in each calendar month or have 4 unique "Bill Pays" cleared in each calendar month except for the month the account is opened. If you fail to meet these requirements your account will earn the "Default APY Rate" of 0.05% on all tiered balances and ATM fees will not be rebated. This account is a variable rate account and rates can change at any time. APY effective November 1, 2020. This offer can be withdrawn at any time. Limit of one GO Checking Account per qualified member number.

²Excludes surcharge imposed by the owner of foreign ATMs.

³Limit of one SafeGuard eChecking Account per Social Security number.