

# CHECKING CHOICES TO FIT YOUR NEEDS.

Our Checking Accounts provide plenty of choices for our members. Choose the best account for you, and then choose the most convenient way to use your account.

## ALL OF OUR CHECKING ACCOUNTS FEATURE:

- A 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)

- **GO Checking**
  - Earns 3.00% APY<sup>1</sup>
  - No monthly maintenance fee
  - ATM fee rebates
  - First order of checks free
- **SafeGuard eChecking**
  - Allows you to safely spend only what you have in your account
  - eBanking conveniences
  - No overdraft fees
- **ComplimentTREE Checking**
  - No minimum balance
  - No monthly maintenance fee
  - ATM fee rebates<sup>2</sup>
  - Free checks
- **Simply Checking**
  - No minimum balance
  - No monthly maintenance fee
  - First order of checks free
  - 10 free check clearing/cash withdrawals per month (excludes Debit Card and ATM card transactions)

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



<sup>1</sup>(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 surcharged 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. Failure to meet any one of these requirements during a calendar month will cause the account to 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. This offer can be withdrawn at any time. Limit of one GO Checking Account per qualified member number. <sup>2</sup>Excludes surcharge imposed by the owner of foreign ATMs.

A data plan is needed to access our Mobile Banking features. Standard data and message rates may apply. Please contact your service provider if you have any questions.