

# BANKING THAT PAYS - \$100 CASH.

## BECOME A GOLD REWARDS MEMBER TODAY!\*

- Annual \$100 Cash Bonus
- No ATM Fees\*\*
- Special Gold Rates
- .25% Discount on New Personal Loans
- Free Personal Checks
- Free Cashier's Checks and Money Orders
- Free Online Banking
- Bill Pay with No Monthly Fee
- Free Mobile Deposit†
- Free Online Transfers Between Your Charter Oak Accounts and Other Financial Institutions
- \$100 Credit Toward First Mortgage Closing Costs
- Free Coin Counting
- Free Transfers From Your Read-Cash Too Account

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 "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 recurring monthly payroll or retirement Direct Deposit of \$1500 or more within the month, or have Bill Pay with a minimum of 4 unique payments posted 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 these criteria on a monthly basis will earn the "Gold Rewards" Member periodic special share certificate offers; a .25% reduction on new personal 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.); Bill Pay with no monthly fee; \*\*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; fees for financial institution to financial institution transfers out of your Charter Oak account will be rebated at the end of the month; Read-Cash Too withdrawal transfer fee and overdraft transfer from share fee is waived; one free standard order of checks during a six month period (order must be placed at a branch or through the Contact Center); free Cashier's Checks and Money Orders; 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 for "Gold Rewards" for 12 months beginning in January of each year. 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.

†A data plan is needed to access mobile banking. Standard data and message rates may apply.