

# 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** - you can now download and access Online Banking via Charter Oak's mobile app without the need to go to our full website.

### Safety Tips for Online Banking:

**Enable Password Reset** - access Online Banking on our full website, select the "My Settings" tab, click on "Personal Information"; under the "Modify Personal Settings" you can enable the system to reset your password if you forget it. **Set Security Alerts** - access Online Banking on our full website,

select the "My Settings" tab, click the "eAlerts

& Personal Reminders" menu; under the "Current Alerts Settings" you can enter your email address and mobile phone number. Then select the "Security" menu to set up alerts for any of the following: Invalid Login, Successful Login, ID Change, and Password Change.

- **Bill Pay Alerts** - to set your security alerts for Bill Pay, access Online Banking on our full website and locate the "Bill Pay" tab, select the "My Account" menu and then select "Bill Pay Alerts" to set up your security alerts.
- **eDocuments** - access your electronic statements, electronic tax forms and notices in the eDocument tab of Online Banking. It is important to disable your pop-up blocker in order to view your documents.
- **Mobile Banking Apps** - available for download for iPhones, iPads and Androids. Security settings and alerts need to be entered on our full website. The option for Mobile Check Deposit will automatically appear on the menu three months after opening your checking account.\*
- **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 "Shared Branching Locations" under "Branch & ATM Locations" menu.\*
- **CHARTER OAK FEDERAL CREDIT UNION'S ROUTING NUMBER IS 211176998.**

\*Some restrictions apply.

Contact Center email address: [ContactCenter@cofcu.com](mailto:ContactCenter@cofcu.com)

eBanking email address: [ebankingsupport@cofcu.com](mailto: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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