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GOLD REWARDS - EARN \$100 ANNUAL BONUS

Go for the Gold with Charter Oak's Gold Rewards! Learn how you can earn your special \$100 Annual Cash Bonus and enjoy the many benefits of Gold Rewards membership. It's our way of saying thank you to those who make Charter Oak their primary financial institution.

THE BENEFITS OF GOLD REWARDS*:

- Annual \$100 Cash Bonus
- No ATM Fees**
- Special Gold Rates
- .25% Discount on New Personal Loans
- Free Online Banking
- Free online transfers between your Charter Oak accounts and other financial institutions
- Free Mobile Deposit †
- Bill Pay with no monthly fee
- Free personal checks
- Free Cashier's Checks and Money Orders
- \$100 credit towards first mortgage closing costs
- Free coin counting
- Free transfers from your REDI-CASH TOO Account

CALL 860.446.8085 or
800.962.3237 or stop by any
Charter Oak branch to find out
more!

HERE'S HOW TO QUALIFY:

- Maintain a personal checking account, **AND**
- Have a month-end minimum combined deposit and loan balance of \$20,000 or more, **AND**
- Either maintain a monthly Direct Deposit totaling \$1,500 or more **OR** have Bill Pay with a minimum of 4 unique payments posted within the month.

Visit any of our convenient branches or contact our Call Center at 860.446.8085 or 800.962.3237 to learn how you can become a Gold Rewards member!

GOLD REWARDS DISCLOSURE

**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 and maintain either a 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; Readi-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 Call 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.

ENJOY THESE GREAT OFFERS!

EARN
3.00%_{APY*}
ON GO CHECKING
ACCOUNTS
UP TO \$10,000, PLUS ATM
FEE REBATES

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* APY = Annual Percentage Yield

EARN
2.50%_{APY*}
ON HEALTH SAVINGS
ACCOUNTS (HSAs)
NO SERVICE FEES!
PAY BY CHECK OR DEBIT CARD!

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* APY = Annual Percentage Yield

ACCELERATOR MORTGAGES
AS LOW AS
2.49% /
2.55%_{APR**}

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** APR = Annual Percentage Rate

AUTO LOAN RATES
AS LOW AS
2.64%_{APR**}
CONVENIENT, LOW COST
AUTO LOANS!

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** APR = Annual Percentage Rate

1055 Hartford Turnpike • Waterford, CT 06385
860.446.8085 • 800.962.3237

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