



**"Charter Oak Bank...
The Right Choice..."**

"Charter Oak Bank understands the needs of small businesses and takes a personal and supportive approach to provide the right banking services to me."

Melissa Teaff,
Melissa Teaff Catering



February 1st—eNews 2010

Recent E-Fraud Reception

Charter Oak Bank recently hosted a Fraud Prevention Reception to inform our customers on best banking practices over the internet. The Presenters were Debbie Seaman, SVP of Operations & Technology, Tom Ragusa, VP/Compliance Officer and Debbie Fay, AVP/Banking Services Officer. The topics covered at the reception were: Today's landscape for online banking fraud that is targeting small to medium size businesses; Top 10 email scams to avoid; Real life fraud loss cases; What your bank is doing to protect your money; What you need to do to protect your money; and Reporting resources if you become a victim.

The most effective source to protect your assets is you. There are many easy and practical steps you can take help protect your -finances. We have some helpful information, on protecting your financial future as it relates to online fraud, from one of our fi-nancial partners and believe it is important to share with the community: <http://info.netteller.com/go/preventingfraud>.

Charter Oak Bank will be presenting additional seminars in the future to provide valuable information to our customers on additional best banking practices as well as an array of other helpful topics.



Announcing....

COB MOBILE

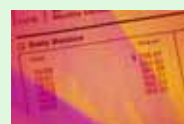


COMPLIMENTARY EASY - CONVENIENT

Manage your finances using COB MOBILE for "Banking On-The-Go" technology to keep up with your pace of life.

COB MOBILE offers most of the same online banking services that you have become accustomed to with our NetTeller Banking with the freedom of banking any place your mobile service is available!

- ◆ **Access your account information**
- ◆ **View check images**
- ◆ **Transfers between COB accounts**
- ◆ **Pay bills**
- ◆ **Place stop payments**
- ◆ **Report a lost/stolen debit card**
- ◆ **Find our locations**
- ◆ **Receive up-to-date weather forecasts**



Help to save paper, sign up for E-Statements. Click on the E-Statement tab within NetTeller Online Banking.