



Online Banking



Charter Oak Bank's real time Internet banking product, NetTeller, gives you immediate access to your account information 24 hours a day, 7 days a week, anywhere you have access to the Internet.

Help to save paper, sign up for E-Statements.

Click on the E-Statement tab within NetTeller Online Banking.

Date	Amount
10/20	\$ 738.97
10/21	526.82
10/22	590.53
10/23	524.21
10/24	362.24
10/27	398.42

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TAKE CHARGE AND START THE YEAR OFF RIGHT

Happy New Year! We hope that this year will bring much happiness to you and yours. Below are a few steps that you can take to help get the year started off right financially:

Make contributions to your IRA - If you haven't yet made your contributions for 2009, you have until April 15, 2010. Be sure to make your 2010 contribution as early in the year as possible to take advantage of compound interest (earning interest on your interest). Contact your financial advisor for guidance.

Set up a meeting with a financial advisor - It is important to annually review the goals and objectives that you have established and make appropriate adjustments to your investments in light of current economic conditions.

Take advantage of free online money management tools - There are excellent online tools available to help you monitor spending, track budgets and keep your financial goals within reach.

Evaluate the terms and conditions of your credit cards - Credit card companies have increased their rates last year, some as high as 29.9%, lowered spending limits, and introduced new fees. It is important to make sure that the credit cards you use are a good fit for your spending profile and offer the most value.

Review your credit report - Review your credit report on an annual basis so that you can spot potential errors before they impact your credit score. It's also good to check your credit report regularly to ensure that you have not been a victim of identity theft. Everyone is entitled to one free yearly credit report from each of three nationwide consumer reporting companies. AnnualCreditReport.com is a service that can be used to obtain a free copy.

CONTACTS

Administration

BRIAN KELLY, President and CEO (707) 265-2001
 ROD WIESSNER, EVP/Chief Financial Officer (707) 265-2002
 MIKE LEDWICH, EVP/Chief Credit Officer (707) 265-2003
 DEBBIE SEAMAN, SVP/Operations (707) 265-2013

Napa Relationship Team

EVELYNN BEKKER, VP/Relationship Officer (707) 265-2018
 JEN JOHNSON, Relationship Associate (707) 265-2019
 JILL RIBEIRO, VP/Customer Service Manager (707) 265-2017

St. Helena Relationship Team

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 JAIME BUFFINGTON, VP/Relationship Officer (707) 265-2011
 SHALU SOOD, Operations Officer (707) 265-2053

Loan Administration Team

PAT CARSON, VP/Loan Administrator (707) 265-2005
 JOHN PRESCOTT, VP/Senior Relationship Manager (707) 265-2014
 TRENT STOPPELLO, AVP/Relationship Officer (707) 265-2012