

We Serve The Heart of New England



Winchendon's Toy Town Horse

OFFICE HOURS & LOCATIONS

Gardner – 6 City Hall Avenue

978.632.0171

Monday	8:30-5
Tuesday	8:30-5
Wednesday	8:30-5
Thursday	8:30-6 (Drive-up open until 7)
Friday	8:30-6
Saturday	8:30-Noon

Winchendon – 1 School Sq/Rte 12

978.297.2447

Monday	8:30-5
Tuesday	8:30-5
Wednesday	8:30-4
Thursday	8:30-6 (Drive-up open until 7)
Friday	8:30-5:30
Saturday	8:30-Noon

Baldwinville – 5 Central St/Rte 68

978.939.5355

Monday	8:30-4
Tuesday	8:30-4
Wednesday	8:30-4
Thursday	8:30-6
Friday	8:30-5
Saturday	8:30-Noon

ATMs, Voice Master® telephone banking and Internet Banking & Bill Payment services are available every day – 24 hours, 7 days a week.

Our Products Values Services



GARDNER



WINCHENDON



BALDWINVILLE



Colonial Co-operative Bank

Little Bank. Big Capabilities!™

www.Colonial4Banking.com

Colonial Co-operative Bank offers uniquely personal banking services to residents and businesses of The Heart of New England. With headquarters in Gardner, MA, we are truly committed to the local region – renowned for its work ethic and furniture craftsmanship.

In addition, CCB is committed to staying small and responsive to our market area – a radius within 15 miles of each of our offices.

We offer conveniences that are appropriate for our customer base. Features like Voice Master® – banking by phone, Internet Banking & Bill Payment, Fee-Free Checking, Statement & Passbook Savings, Mortgages & Equity Loans & Lines, plus much more.

Welcome to our bank. To learn more, please explore this Products & Services Brochure, speak to anyone at any CCB branch or logon to our website at www.Colonial4Banking.com.



Gardner's Big Chair

Member FDIC
Member SIF



EQUAL HOUSING
LENDER

● CCB FEE-FREE CHECKING SERVICES

SUPER NOW Checking ::: Fee-Free and pays you market-competitive interest rates.

COMMERCIAL Checking ::: Fee-Free with a competitive edge over other financial institutions.

VISA Check Card and Overdraft enhancements are available for ease in making purchases and protection from insufficient funds.

● CCB FEE-FREE SAVINGS SERVICES

STATEMENT SAVINGS ::: Interest-Earning & Fee-Free with 24 hour ATM access and easy-to-understand statements mailed to you monthly.

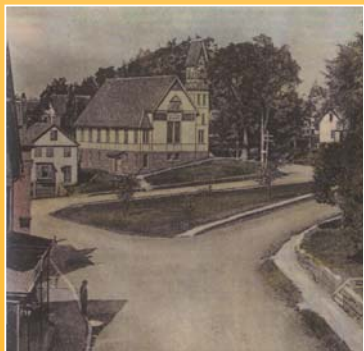
PASSBOOK SAVINGS ::: Fee-Free with competitive interest rates that you can track in your Passbook.

PASSBOOK CLUB ::: Save for those special Holiday or Vacation occasions. No coupon-clipping or mandatory schedules to follow – just save when you can afford it.

PIMA STATEMENT SAVINGS ::: Preferred Interest Management Accounts offer higher interest rates with easy access. Ask us for details.

● VISA CHECK CARDS

Faster than writing a check and more convenient than cash. Use the CCB VISA Check Card in place of cash and checks for everyday purchases – use it everywhere that VISA Debit Cards are accepted.



Historic Baldwinville, MA circa 1900

● CCB PHONE & INTERNET SERVICES

TELEPHONE ::: CCB Voice Master® allows you to access your funds by phone from anyplace! Transfer funds between CCB accounts.* Check balances and account activity. FAX-back of interim statements available. Plus order checks, stop payments and more. All you need is a phone!

* See bank for details.

SECURE INTERNET BANKING ::: Access your account wherever there's an internet connection! Simply go to www.Colonial4Banking.com, and click on the Internet Banking & Bill Pay button to begin. View payments, deposits, ATM transactions, make transfers and much more!

INTERNET CHECK-FREE™ BILL PAYMENT ::: Pay your bills the easy way! We offer fast, convenient and easy navigation through options that you choose – such as "Create Your Own Profile" for payment account information, Payee Set-up, plus make single, multiple or repeating payments and much more!

Ask us. We'll answer all of your questions and help you sign up!

● MORTGAGE LENDING

FIXED RATE MORTGAGES ::: Home Loans with low, fixed rates and friendly, local service.

HOME EQUITY LOANS & LINES OF CREDIT ::: Uses the equity you already have in your home to help you obtain funds for improvements, tuition or any other good reason at competitive interest rates.

CONSTRUCTION LOANS ::: Borrow while you build with a 6 month draw period and then Fee-Free Automatic Conversion to a CCB Conventional Mortgage.

LAND LOANS ::: We lend funds to help our customers purchase undeveloped land. 0 Points & Fixed Rates.

● CONSUMER LENDING

CCB offers attractively-packaged ***Vehicle Loans*** for new or used cars and trucks. See us and prequalify before you go car shopping. We also offer ***Mobile Home Loans, Personal Loans*** and ***SHARE Loans*** – a truly great way to establish or reestablish credit. Ask us for information.

● CCB CERTIFICATES OF DEPOSIT

Certificates of Deposit offer higher rates of interest and security in volatile markets. CCB offers a ***3 Month Variable CD, Fixed Rate CDs*** with terms from 6 months to 5 years and ***Individual Retirement Fixed Rate Certificates****, ***ROTH & SEP Retirement Accounts*****.

** May be tax deductible. Consult your tax advisor.

● COMMERCIAL LENDING

We offer ***Real Estate Loans*** and ***Lines of Credit*** for unique business needs. Whether your business is large or small, we'd like to help you.

● OTHER VALUABLE SERVICES

ATMs at all our offices open 24/7

Bank by Mail

Cashier's/Bank Checks

Direct Deposit of pension, payroll & gov't checks

EFTPS - Electronic Federal Tax Payment System

Money Orders

Notary Public Service

Payroll Deduction

Safe Deposit Boxes at Gardner & Winchendon

Travelers Checks by American Express

Wire Transfers

At your

service

1. At any Branch
2. By Phone & Voice Master®
3. Online @ www.Colonial4Banking.com