

EFFECTIVE AS OF: APRIL 20, 2009 *Replaces rate sheet dated 1/1/06*
 Rates subject to change.
 Please call (757) 552-1000 / (800) 678-8765
 to obtain current rate information.



CREDIT CARDS, STOCK/BOND SECURED, SIGNATURE, LINE-OF-CREDIT & SHARE SECURED LOAN RATE SCHEDULE

CREDIT CARDS			
Visa® Platinum (No Annual Fee)* <i>With Chartway's Preferred, Preferred Plus, Premier or Elite 50 Plus Checking, you will receive a 1% APR discount on your Chartway credit card.</i>		FIXED APR* 8.99% – 17.89%	
STOCK/BOND SECURED			
		APR* 9.99%	
SIGNATURE LOAN & LINE-OF-CREDIT			
		APR** 11.99% – 18.00%	
SHARED SECURED LOANS			
100% Share Secured:		3% above the highest tiered rate	
100% Certificate Secured:		3% above the certificate rate	
	LTV***	Term	APR*
Less than 100%	75%	0 – 48 mos.	10.00%
Share/Certificate Secured	50%	0 – 48 mos.	11.50%
	25%	0 – 48 mos.	13.00%

TO APPLY: Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day, click on www.chartway.com or stop by any branch location.
 You'll receive a response within 2 hours.

*Visa Platinum Bonus Point accounts must have membership at Preferred Checking level or higher with maintained minimum balance of one thousand dollars

**Annual Percentage Rate based on credit worthiness. Please call for rate qualification.

***Loan-to-value.

A fee of 1% will be assessed on all international transactions.

This credit union is federally insured by the National Credit Union Administration.

VA, TX, FL, GA, OH, RI, NC & NJ

