

Worried About How the Current Financial Crisis Could Impact Your Funds at Chartway?

PUT YOUR WORRIES TO REST.

In response to the Emergency Stabilization Act of 2008, the National Credit Union Administration (NCUA) has increased insurance coverage for funds on deposit at Chartway and other credit unions to \$250,000. This increased coverage is effective through 12/31/2009. We can continue to help you reach your financial goals because that's what we're all about.



OUR MEMBERS CAN
BE **CONFIDENT** THAT
CHARTWAY IS
FINANCIALLY SECURE.

"For every dream, a way."



We raised over \$1,300 for the We Promise Foundation at our 50th Branch Party!

Thank You!



In October, we cut the ribbon at our new location inside Farm Fresh supermarket on S. Independence Blvd., Virginia Beach. Additionally, our General Booth location is moving down the street on November 17th! The new branch will open at 2089 General Booth Blvd. in Virginia Beach.

WE'VE OPENED OUR 50TH BRANCH!

NOVEMBER 2008

THE CHARTWAY NEWS

www.chartway.com
800.678.8765

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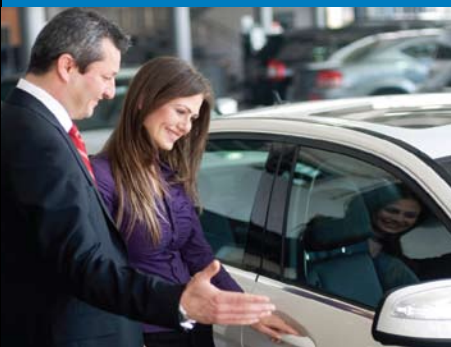
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LESS MONEY. MORE COVERAGE.

Chartway's New GAP and Mechanical Repair Coverages.

Don't pay thousands of dollars at the dealership on warranties and additional coverages that you don't need. Protect your wallet and your vehicle with Chartway's new Guaranteed Asset Protection (GAP) and Mechanical Repair Coverage (MRC). See a Member Specialist to sign up for these coverages today!

- » 24-hour, toll-free roadside assistance
- » Emergency travel expense
- » Nationwide authorized repair facilities
- » Transferable coverage
- » Flexible commitment



DON'T WAIT FOR WASHINGTON.

Protect Your Money Now with

Chartway's Money Market Account.

2.50%^{APY*} Get a Higher Return.

APY = Annual Percentage Yield. APY in effect as of 9/25/08. Minimum deposit of \$100,000. Rate subject to change at any time after account opening. Fees may reduce earnings. Membership subject to eligibility requirements. Some restrictions may apply. This credit union is federally insured by the National Credit Union Administration.

It's in Your Hands.

Chartway Mobile Marketing allows us to keep our members, informed of financial news and special offers that may be available. Chartway will never request that you disclose personal information through the mobile marketing program. If at any time you wish to remove yourself from the mobile marketing contact list, simply respond "STOP" to the text message you receive and your number will be deleted from our system.



MOBILE MARKETING WILL ALLOW US TO BE AN INFOMEDIARY BY KEEPING MEMBERS INFORMED OF FINANCIAL NEWS AND CHARTWAY OFFERS.

Regular text messaging charges may apply, check with you mobile provider for fees associated with text messaging.

FRAUD ALERT!

Many members have received phone calls from "your credit union" requesting credit card numbers.

Chartway will never ask for this information.

For more information click on the Security tab at www.chartway.com.

EXCITING News for eBranch Users!

Coming in November, members who view their accounts online through our eBranch service will be able to view pending transactions on their accounts. This allows you to have a real-time record of your account, even before transactions officially post.

Don't have eBranch yet? Sign up today. It's easy and FREE!

Visit Chartway.com and click "Enroll."

