

THE
CHARTWAY[®] **NEWS**
SEPTEMBER 2008

www.chartway.com
800.678.8765



Imagine...
2 months
with no loan payment!

That's more green in your jeans.

When you open a new auto or equity loan (or refinance your existing one) through Chartway, you can choose your own payment due date—up to 60 days from the date of closing.



Some restrictions apply. See a Chartway representative for full, product-specific disclosures.

Click: www.chartway.com **Call:** 800.678.8765 **Visit:** Stop by a branch today!

Privacy Policy

When you choose a financial institution, you expect that your funds will be safe and secure. And you want to feel confident that ALL of your personal financial information is safeguarded. At Chartway, we have the utmost respect for your financial privacy, and we always will.

The federal government has passed a law requiring all financial institutions to disclose the information they collect and who they share it with. So, this document will serve as Chartway's privacy notice. We pride ourselves in keeping your private financial matters just that — private. **We do not sell your individual information to outside vendors so we can make a profit, nor do we provide it to third parties not associated with the credit union for them to make a profit.** We also take every precautionary measure to keep your financial data safe and sound within our

operating system. We do collect non-public personal information about you such as data you provide to us when applying for any Chartway product or service, information regarding your transactions with us and our affiliates and information we receive from consumer reporting agencies. We may share this information with our affiliates, with companies that perform marketing services on our behalf or with other financial institutions with which we have joint marketing agreements. This information will only be shared if we think it will provide our members with improved quality service. **And we only work with companies that contractually agree to safeguard and to limit the use of information we have provided. We do NOT permit these companies to sell the information to other third parties.** We may share information with third parties in order to process transactions on your behalf, to conduct the operations of the credit union, to follow your instructions as you have authorized and protect the security of your financial records. If you terminate your membership with the credit union, we will not share information we have collected about you, except as permitted by law. In addition, all our employees and volunteers must sign and uphold our Code of Ethics, which requires them to preserve and protect the privacy and confidentiality of members' financial records and transactions. We also have numerous procedures that meet federal regulations to safeguard your non-public personal information.

Again, please rest assured that your personal information is safe with us. It always has been and it always will be.

First Time Homebuyers Seminar

September 16, 2008

7:00 p.m. – 9:00 p.m.

Virginia Beach Public Library

4100 Virginia Beach Blvd., Virginia Beach, VA 23452

Text Message Alert

Chartway will soon introduce a text messaging program to keep you informed of our current offers and promotions. We'll even have special text-only offers. To sign up for the program, make sure Chartway has your up-to-date cell phone number. Please note that we would never request personal information via text message. You should not provide personal financial information via text to anyone.



PUT THE
“FUN” IN FUND MANAGEMENT

Enter to win a FREE MacBook® Air
when you sign up for our new
eProduct with direct deposit!



APY = Annual Percentage Yield. Must open a new eChecking/eSavings bundle with direct deposit to qualify. No minimum balance required. 5.00% APY applicable on eChecking balances between \$5,000 and \$19,999. 2.25% APY applicable on eSavings balances of \$100,000 or more. Rates are accurate and available as of 07/01/08 and are subject to change without notice. Rates are variable and may change after the account is opened. Fees may reduce earnings. Membership eligibility subject to verification. Some restrictions may apply.



EARN UP TO
5.00% APY
ON YOUR EVERYDAY
CHECKING

EARN UP TO
2.25% APY
ON YOUR EVERYDAY
SAVINGS