

## LEARNING SHOULD HAVE NO LIMITS.



Visit our Student Services Suite for an array of products to help you pay for college, manage your finances, and establish credit – all the things necessary for a stable financial future. With free services and so many options, we have the tools to meet your needs.

- » Free Student Checking
- » Government and Private Student Loans
- » Low, Fixed-Rate Student Visa®

Visit Chartway.com, stop by any branch location, or call 800.678.8765 to learn more today.

CHARTWAY FEDERAL CREDIT UNION'S  
WE PROMISE FOUNDATION\*

PRESENTS

## THE 4th ANNUAL DIAMONDS IN THE SKY SEPTEMBER 2, 2009 Gala

AT THE  
HILTON VIRGINIA BEACH  
OCEANFRONT HOTEL

FOR MORE INFORMATION OR TO PURCHASE TICKETS,

CALL 757-233-7111

## Member Notice

### Automatic eStatement Enrollment

Has your account been inactive for 12 months or more, or has your prime share balance dropped below the minimum requirement of \$5? If so, effective August 1, 2009, Chartway will automatically convert your monthly paper statement to eStatements. eStatements is the most secure—and green—way to keep track of your accounts.

Viewing your monthly eStatement is easy, and FREE! Simply visit Chartway.com to create an eBranch account. From your eBranch account, you can view your eStatements, as well as access your account balances, transfer funds, and apply for loans anytime—all at no cost.

## In The Market For A Loan? You've Come To The Right Place.

### Rates are at historic lows!

Take advantage of our great rates and start saving today!

Click: [www.chartway.com](http://www.chartway.com)

Call: 800.678.8765

Visit: Stop by a branch today!

### First Mortgages

- » Simple application process
- » No junk fees
- » Low closing costs

### Auto Loans

- » Rates as low as 3.49% APR\*
- » Maximum loan-to-value, up to 120% financing available
- » Two months with no loan payment

### Credit Cards

- » Low, fixed rates
- » No annual fee
- » No balance transfer or cash advance fees

\*APR = Annual Percentage Rate. For complete details and full disclosures, visit Chartway.com or call 800.678.8765.

## Take Advantage Of Our “Green” Services

### Introducing eTeller Receipts!

We are excited to announce that we can now email our members their teller receipts instead of printing them! This not only saves time and money, it helps us to be more responsible for the environment.

Don't forget about our secure electronic services such as eStatements, eBranch, and online Bill Pay today. Our members find these “green” services to be essential account management tools.

**eBranch** – Visit us online at [www.echartway.com](http://www.echartway.com) to create and access your FREE eBranch account. From here, you can transfer funds between your Chartway accounts, obtain balance information, get transaction histories, and verify loan payments any time—day or night!

**Direct Deposit** – Sign up for Chartway's Direct Deposit so that your money is automatically deposited to your account on payday. For more information on Chartway's Direct Deposit, visit us online at [go.chartway.com/directdeposit](http://go.chartway.com/directdeposit).

**BillPay** – Pay an unlimited number of bills to anyone, anytime at the click of a mouse. You can make multiple payments all at once and even setup recurring payments, making managing your bills effortless and hassle free. Visit us online at [www.echartway.com](http://www.echartway.com) to use BillPay today!

## Chartway Director's Memorial Scholarship Ceremony

Now in its 20th year, the Director's Memorial Scholarship program annually awards a \$1,500 scholarship to deserving students pursuing a graduate or undergraduate degree.

This year's recipients include ten students—five from Hampton Roads, two from North Carolina, two from Texas and one student from Ohio. Each student was awarded a \$1500 scholarship to be used at the school of his or her choice.



## 3-Minute Shopping Spree Winner

Chartway has opened its newest branch in Virginia Beach, VA inside the newly renovated Farm Fresh Supermarket at 1615 General Booth Boulevard.

The Board of Directors, Chartway personnel and Farm Fresh Supermarket executives attended the ribbon-cutting ceremony on June 22nd.

Afterwards, Tara Harris of Virginia Beach, winner of the 3-Minute Shopping Spree, filled her cart with over \$500 in groceries.



From Left to Right: Ron Dennis, President and COO, Farm Fresh Supermarkets; Tara Harris, Shopping Spree Winner; E. L. Gull, Jr., Chairman of the Board, Chartway