

**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, COMPUTER, 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>		<b>FIXED APR*</b> 8.99% – 17.89%	
COMPUTER LOAN			
(Get a Computer Loan and take up to 24 months to pay it off. The loan has a minimum amount of \$1,250 and a maximum of \$5,000)		<b>APR*</b> 8.99%	
SIGNATURE LOAN & LINE-OF-CREDIT			
		<b>APR**</b> 11.99% – 18.00%	
SHARED SECURED LOANS			
100% Share Secured:		3% above the highest tiered rate	
100% Certificate Secured:		3% above the certificate rate	
	<b>LTV***</b>	<b>Term</b>	<b>APR*</b>
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](http://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.

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

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

