

Surcharge-Free ATMs!

Chartway's partnership with Co-Op Financial Services gives you access to over 25,000 ATMs nationwide. There are no surcharge fees at many 7-11 stores across the country, many Farm Fresh Supermarkets throughout Virginia, and wherever the Co-Op logo is displayed. For a complete listing, please visit us online at www.chartway.com.

\$0.75 non-Chartway ATM transaction fees still apply



THE CHARTWAY® NEWS

OCTOBER 2009

www.chartway.com
800.678.8765

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!



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

First Mortgages

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

Auto Loans

- » Rates as low as 3.49% APR*
- » Deduct .25% for qualified eco-friendly cars
- » Two months with no loan payment

Credit Cards

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

Stay Connected

Make sure Chartway has your most up-to-date contact information in order to stay informed about the latest financial news, invitations to events, contest information, and promotional offers without ever leaving home!

The next time you visit us at chartway.com, call 800.678.8765, or visit a branch location, ask how you can sign up to receive our emails and text messages.

Join our fan page on
facebook

Follow us on
twitter

Branch Openings

We've Opened Two New Branches to Better Serve You.

- » Inside Farm Fresh Supermarket
211 Providence Road, Chesapeake, VA 23325
- » Inside the Continental Downtown Ticket Office
1600 Smith Street, Houston, TX 77002

Visit chartway.com for a complete list of locations. Stop by today!

'Tis The Season... To Skip Your December Loan Payments!

You won't need a miracle on *your* street to find extra cash for the holiday season. Arriving just in time for the holidays, simply complete our Skip Payment Request Form and use the savings for all your holiday expenses.

Skip your December Chartway payments without receiving late notices or penalties. To qualify, your loan payments must be current.

You can skip payments on your automobile, personal, and signature loans. **Student Loan, First Mortgage, Advantage Lease and Equity Loan and Line payments CANNOT be skipped.**

In addition, this form cannot be used for credit card skip payments. If you qualify for a skip payment on your Chartway credit card, you will be notified in your credit card statement.

Simply complete the form on the reverse and mail it to Chartway Federal Credit Union, Attention: ACH, 160 Newtown Road, Virginia Beach, VA, 23462. Drop it off at any of our branches, or fax it to 757.499.5380 by Saturday, November 14, 2009.

For additional information, call 757.552.1000 or 800.678.8765 or stop by any one of our convenient branch locations.

BE SURE TO SUBMIT YOUR FORM BY NOVEMBER 14!



A message from the President and CEO, Ronald L. Burniske



Some of the toughest times to go through are times of change. Yet, more often than not, the benefits that emerge from change are many and positive!

With that in mind, I am excited to share with you some exciting news regarding Chartway's reformatted Annual Meeting process and upcoming Membership Appreciation event. Historically, Chartway's Annual Meetings have been a time for members to gather together to review the financial year, announce the new board-elect, and share in the joint success of the organization and our member-owners.

2010 is no exception. However, because we now have members all over the nation, we have decided to alter the platform of our annual gathering and broaden its reach to include all Chartway branches throughout the country! Rather than recapping our annual achievements during a one-night celebration where only members *in attendance* are able to participate, we are instead making it accessible to all so we can show our heart-felt appreciation to a greater percentage of our member-owners than ever before. A brief meeting at our Corporate Center will close-out the fantastic festivities!

Right now we are in the planning stages of a month-long Member Appreciation event scheduled for 2010. Members will be eligible to win some incredible prizes including a daily cash give-away and even a grand-prize drawing for a cruise!

Traditionally, the election process for Chartway's Board of Directors has coincided with the annual event. Due to the modified format, the calendar deadlines to petition for the Board Slate of Officials has also been adjusted. Please see the calendar below for important deadlines:

November 13, 2009 – All member requests for consideration by the Nominating Committee must be received by this date.

November 27, 2009 – The Nomination Committee files its nominations with the Secretary.

December 12, 2009 – The Secretary is notified that nominations for vacancies may be made by petition.

January 16, 2010 – The petitions for nominations are closed. Deadline for the receipt of certificates from nominees agreeing to the nomination and serving if elected.

February 19, 2010 – Deadline for members to return ballots (including electronic, paper and absentee ballots). When the number of nominees equals the number of positions to be filled, there will be no election and there will be no nominations from the floor.

February 25, 2010 – Chartway Federal Credit Union Annual Meeting, Chartway Corporate Center located at 160 Newtown Road, Virginia Beach, VA.

If you have any additional questions about the Board election procedure or how you can submit a nomination for an open Board office, feel free to e-mail me directly at president@chartway.com.

Otherwise, stay tuned for more exciting details about Chartway's month-long, nationwide Member Appreciation event!

Sincerely,

Ronald L. Burniske
President and Chief Executive Officer
Chartway Federal Credit Union

DECEMBER SKIP PAYMENT Request Form

FOR OFFICE USE ONLY

DATE REC'D:

DATE FMD:

TELLER ID:

This form must be received no later than Saturday, November 14, 2009. I understand all loans must be up-to-date as of November 30, 2009. Student Loan, First Mortgage, Advantage Lease and Equity Loan and Line payments CANNOT be skipped.

Yes, I would like to skip my December loan payments at Chartway. Please indicate the account number, loan suffix and payment amount for each loan you want to skip.

Please indicate the account number, loan suffix and payment amount for each loan you want to skip.

Account #	Loan Suffix	Payment Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Name: _____

Social Security #: _____

Address: _____

Is your payment made by Direct Debit or Automatic Transfer?

Yes No

Chartway receives my Direct Deposit or Payroll Deduction from

_____ (source/company/financial institution)

I understand that interest continues to accrue and is charged on the loan over the extended period in which the payment has not been made. I further understand it is my responsibility to meet any payment deadlines of loans that do not meet the above qualifications.

_____/_____/2009
Signature Date