

Questions? Call (800) 678-8765 • (757) 552-1000 or visit any of our branches.
Rates subject to change.



IRA/SHARE CERTIFICATE & MONEY MARKET RATE SCHEDULE

This sheet is part of our Account Disclosures and Agreement. Please read the entire booklet.

ACCOUNT TYPE	MINIMUM DAILY BALANCE TO OBTAIN APY	RATES			
		With Preferred Plus, Elite 50 Plus or Premier Checking		Without Preferred Plus, Elite 50 Plus or Premier Checking	
		DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
<input type="checkbox"/> IRA/Share Certificate	\$10,000	5.25%	5.35%	5.00%	5.09%
	\$2,500	5.15%	5.25%	4.90%	4.99%
	\$500	5.05%	5.15%	4.80%	4.89%
60-month	\$10,000	4.75%	4.84%	4.50%	4.58%
	\$2,500	4.65%	4.73%	4.40%	4.47%
	\$500	4.55%	4.63%	4.30%	4.37%
36-month	\$10,000	4.50%	4.58%	4.25%	4.32%
	\$2,500	4.40%	4.47%	4.15%	4.22%
	\$500	4.30%	4.37%	4.05%	4.11%
24-month	\$10,000	4.25%	4.32%	4.00%	4.06%
	\$2,500	4.15%	4.22%	3.90%	3.96%
	\$500	4.05%	4.11%	3.80%	3.85%
12-month	\$10,000	3.50%	3.55%	3.25%	3.29%
	\$2,500	3.40%	3.44%	3.15%	3.19%
	\$500	3.30%	3.34%	3.05%	3.09%
6-month	\$10,000	3.25%	3.29%	3.00%	3.03%
12-month No Penalty (Share Certificate only)	\$1,000				
<input type="checkbox"/> Market Index	\$1,000*				
<input type="checkbox"/> Money Market Plus	\$2,500 - \$49,999.99	1.85%	1.87%	1.85%	1.87%
	\$50,000 and up	2.00%	2.02%	2.00%	2.02%
<input type="checkbox"/> Market Link	\$5,000 - \$49,999.99	1.85%	1.87%	1.85%	1.87%
	\$50,000 and up	2.00%	2.02%	2.00%	2.02%

IRA/Share Certificates

No withdrawal may reduce the balance below the minimum deposit needed to open the certificate account. Minimum withdrawal from principal is \$500.00. The APY assumes dividends remain in the account until maturity. Early withdrawal subject to penalty. Dividends are compounded and credited quarterly.

*Refer to Market Index Disclosure

Money Market Plus and Market Link

Dividends are compounded and credited monthly. Fees may reduce earnings.



EFFECTIVE AS OF: August 21, 2006 *Replaces rate sheet dated 8/6/06*

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CHARTWAY'S PREMIUM CERTIFICATES

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ACCOUNT TYPE	MINIMUM DAILY BALANCE TO OBTAIN APY	MAXIMUM OPENING BALANCE	RATES			
			With Preferred Plus, Elite 50 Plus or Premier Checking		Without Preferred Plus, Elite 50 Plus or Premier Checking	
			DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
15-month	\$10,000	\$250,000 per household	5.87%	6.00%	5.62%	5.74%
18-month	\$10,000	\$250,000 per household	6.11%	6.25%	5.86%	5.99%

IRA/Share Certificates

No withdrawal may reduce the balance below the minimum deposit needed to open the certificate account. Minimum withdrawal from principal is \$500.00. The APY assumes dividends remain in the account until maturity. Early withdrawal subject to penalty. Dividends are compounded and credited quarterly.

EFFECTIVE AS OF: August 21, 2006