

EFFECTIVE AS OF: October 12, 2006 *Replaces rate sheet dated 9/26/06*

Rates subject to change.

Please call (757) 552-1000 / (800) 678-8765
to obtain current rate information.



AUTO & MOTORCYCLE LOAN RATE SCHEDULE

	TERM	ANNUAL PERCENTAGE RATE (APR)*	
NEW 2007/2006	0 – 63 mos. 64 – 84 mos.	5.80% – 11.75% 5.80% – 12.75%	
USED 2006/2005	0 – 63 mos. 64 – 84 mos.	5.80% – 13.25% 5.80% – 13.75%	
2004	0 – 63 mos. 64 – 75 mos.	5.80% – 13.50% 5.80% – 11.50%	
2003 & older	0 – 63 mos.	5.80% – 14.25%	
NEW VEHICLE LOAN PAYMENT EXAMPLE			
Amount to be financed \$25,000	Term 63 mos.	APR* 5.80%	Monthly Payment \$461.31

Ask about the Tax Advantage Auto Option and our Advantage Lease Loan.

TO APPLY: Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day or stop by any branch location.

You'll receive a response within 2 hours, and your pre-approval is valid for 90 days. Please call for rate qualification.

*APR based on credit qualifications and certain terms and conditions.

5.80% APR cannot be combined with any additional discounts, including .25% APR Chartway premium checking account discount.

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