

**EFFECTIVE AS OF:** JANUARY 1, 2006 *Replaces rate sheet dated 5/28/03*  
 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			
			<b>FIXED APR*</b>
Visa® Platinum (No Annual Fee)			8.99% – 17.99%
MasterCard® Classic (No Annual Fee)			8.99% – 17.99%
<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>			
COMPUTER LOAN			
			<b>APR*</b>
(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)			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	
	LTV**	Term	APR*
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.

\*Annual Percentage Rate based on credit worthiness. Please call for rate qualification.

\*\*Loan-to-value.