

## WANT TO SAVE MORE TIME?

Sign up for Chartway Direct Deposit.

Visiting a branch to cash your check? Ask about Chartway's Direct Deposit. Instead of driving around town to access your cash, why not choose a banking solution that makes your money available as soon as you need it? It's fast. It's convenient. And best of all—it's free!

Sign up for Chartway's Direct Deposit today! Visit us online at [go.chartway.com/directdeposit](http://go.chartway.com/directdeposit), call us at 1.800.678.8765 or visit one of our convenient branch locations.



## Go Green with Chartway eStatements!

Sign up for eBranch and eStatements today.

Enjoy the convenience of viewing your account in real time! No need to wait for your statements to come in the mail each month. Sign up today.

Visit [www.chartway.com](http://www.chartway.com) for details.



## DONT WAIT FOR WASHINGTON.

Protect Your Money Now with Chartway's Money Market Account.

# 2.50%<sup>APY\*</sup>

Get a Higher Return.

[www.chartway.com](http://www.chartway.com)  
800.678.8765



\*APY = Annual Percentage Yield. APY in effect as of 12/01/08. Minimum deposit of \$100,000 required for 2.50% APY. Rate subject to change at any time after account opening. Fees may reduce earnings. Some restrictions may apply. This credit union is federally insured by the National Credit Union Administration.

## ATTENTION: Member Update

**Effective January 12, 2009**, the Non-Sufficient Funds (NSF) fee will increase to \$27.50. Should you have any questions concerning this change, please contact one of our member representatives at 1.800.678.8765 for details.

**Effective January 1, 2009**, our checking account rates will change. For more information, please visit us online at [www.chartway.com](http://www.chartway.com) or call us at 1.800.678.8765.

## First Mortgages Now is the Perfect Time to Buy

First mortgage rates are still at an all-time low! Call us today at 757.552.1000 ext 48198 to speak with our Mortgage Originator, Marie Holland to get started.



## ATTENTION: Branch Closings

Our offices will be closed on the following days.

**CHRISTMAS DAY**  
Thursday,  
December 25th

**NEW YEARS DAY**  
Thursday,  
January 1st

## New Location General Booth Branch Relocates



In order to better serve you, we've moved our General Booth branch! Visit us at our new location, **2089 General Booth Blvd** in Virginia Beach.

## GRACE The 2008 We Promise Teddy Bear



LIMITED QUANTITIES

available for  
**\$20.00**

with all proceeds  
benefiting the

*We Promise*  
FOUNDATION

## Dora Maxwell Award Chartway Receives National Honors

The Dora Maxwell Social Responsibility Award Program awarded Chartway a National 1st Place Honor for our 2007 Diamonds in the Sky Gala and Charity Golf Classic.

We would like to thank all of our members for their support. We couldn't have done it without you!

*Available for purchase at any Chartway branch!*