

EFFECTIVE AS OF: August 10, 2009 *Replaces rate sheet dated 12/16/08*

Rates subject to change.

Please call (757) 552-1000 / (800) 678-8765

to obtain current rate information.

MORTGAGE & EQUITY LOAN RATE SCHEDULE

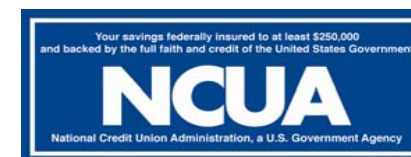
1st MORTGAGES				
Please call (757) 552-1000 or toll-free (800) 678-8765 ext 48198 for current rates or visit mortgages on chartway.com.				
2nd MORTGAGES				
	Term	Max. LTV**	APR*	
Equity Loan	0 – 60 mos.	90%	6.00% - 7.65%	
	61 – 120 mos.	90%	6.75% - 8.25%	
	121 – 180 mos.	90%	7.00% - 8.50%	
	181 – 240 mos.	90%	7.50% - 9.50%	
EQUITY LINES				
Variable with Fixed Rate Option***	LTV** 90% Max		APR* Prime + 0% - Prime + 1% Current floor rate 5.50%	
	Fixed Rate Option	Term	APR*	
0 – 60 mos.		6.00% - 7.65%		
61 – 120 mos.		6.75% - 8.25%		
	121 – 180 mos.	7.00% - 8.50%		
EQUITY LOAN PAYMENT EXAMPLE				
Amount to be financed	Term	APR	Monthly Payment	Total Interest Paid
\$30,000	60 months (5 yrs)	6.00%	\$579.96	\$4,797.27



Variable equity line rates are based on the index of Prime + margin.

Prime as of 12-16-08 is 3.25%

**NO CLOSING COSTS ON ADVANCES OF \$10,000 OR MORE.
LOANS MUST REMAIN OPEN AT LEAST 24 MONTHS.**



This credit Union is federally insured by the National Credit Union Administration

TO APPLY: Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day or stop by any branch location. We're happy to answer all of your questions.

PLEASE NOTE: Requests for maximum LTV will be considered on a case-by-case basis. Up to 90% LTV financing is available on single family detached residences, town homes, and condos and is based on credit qualifications. All rates and terms quoted above apply to properties that are occupied by the borrower. For rental property rates and terms, please contact the Mortgage Department at extension 48198.

*Annual Percentage Rate. **Loan-to-value. ***Annual Percentage Rate may vary. Rates subject to change after opening. Fees, ranging from \$300 to \$500, may be incurred. Maximum APR is 18%.

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

[Click here for TX rate card](#)