

EFFECTIVE AS OF: December 16, 2008 *Replaces rate sheet dated 12/01/08*
 Rates subject to change.
 Please call (757) 552-1000 / (800) 678-8765
 to obtain current rate information.



TEXAS 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.				
Equity Loan				
Equity Loan	Term	Max. LTV*	APR**	
	0 – 60 mos.	80%	6.00% - 7.65%	
	61 – 120 mos.	80%	6.75% - 8.25%	
	121 – 180 mos.	80%	7.00% - 8.50%	
	181 – 240 mos.	80%	7.50% - 9.50%	
EQUITY LINES				
Variable with Fixed Rate Option***	LTV*	APR**		
	80% or less	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.

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: All rates and terms quoted above apply to properties that are occupied by the borrower.

*Loan-to-value **Annual Percentage Rate. Fees, ranging from \$300 to \$1,000, may be incurred. Additional fees for title insurance, on loans in first lien position, may be incurred. Maximum APR is 18%.

***Annual Percentage Rate may vary. Rates subject to change after opening.

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

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