

EFFECTIVE AS OF: March 15, 2010 *Replaces rate sheet dated 12/16/08*

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%	5.00% - 7.50%	
	61 – 120 mos.	80%	5.50% - 8.00%	
	121 – 180 mos.	80%	6.00% - 8.50%	
	181 – 240 mos.	80%	6.50% - 9.00%	
EQUITY LINES				
Variable with Fixed Rate Option***		LTV*	APR**	
		80% or less	Prime + 0% - Prime + 2.50%	Current
			floor rate 4.00%	
Fixed Rate Option equity line rates are based on the index of Prime + margin. Prime as of 12-16-08 is 3.25%.	Term	APR**		
		0 – 60 mos.	5.00% - 7.50%	
		61 – 120 mos.	5.50% - 8.00%	
		121 – 180 mos.	6.00% - 8.50%	
EQUITY LOAN PAYMENT EXAMPLE				
Amount to be Financed	Term	APR	Monthly Payment	Total Interest Paid
\$30,000	60 months (5 yrs)	5.00%	\$566.27	\$3,975.66

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 the 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

