

Chartway's Unique **Adjustable Rate Mortgage (ARM) Options**

Chartway's Adjustable Rate Mortgage products are designed to help homebuyers **boost buying power!**

- Interest rates that are well below other current mortgage financing rates
- Fixed up to 10 years
- Chartway will **retain and service** your loan

Let our **Mortgage Loan Originators** show you how you save on loan costs today.

- Primary and second homes
- As little as 5% down
- Can be used for condos
- Various terms we offer: 3/1, 5/1, 7/1, 10/1



Chartway
CREDIT UNION

Myth 1 – Prepayment penalties are part of Adjustable Rate Mortgages

- No prepayment penalty
- Refinance before the loan period ends – first adjustment rate period

Myth 2 – I will have to make higher mortgage payments in the future

- Average loan lifespan of 7-8 years
- Rates have the potential to decrease
- Save on your monthly payment during the fixed rate

Myth 3 – My lender can decide to increase my rate if rates go too high too quickly.

- Interest rate cannot change until agreed upon fixed rate period is up



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