

THE COMPASS

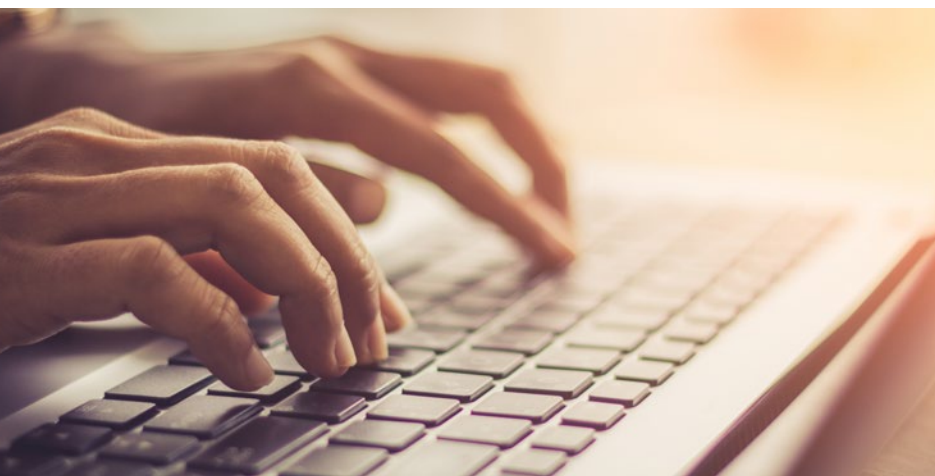


GO FROM ZERO TO \$200 WITH A NEW AUTO LOAN TODAY

Chartway makes car buying easier and more rewarding. For a limited time, we're offering \$200 when you open a new loan or refinance an existing one. Members could save an average of over \$3,000 when purchasing through Chartway's Car Buying Service powered by TrueCar.[†]

**CALL, STOP BY, OR VISIT US ONLINE FOR DETAILS.
USE PROMO CODE GET200NOW.**

[†]To qualify for \$200, member must establish a new auto loan or refinance an existing auto loan from a competitor. Existing Chartway loans are not eligible. Normal underwriting guidelines apply. Minimum loan amount of \$10,000. Limited time only. This offer expires on 11/30/17. Other restrictions apply. For complete details and full disclosures, visit us online at [Chartway Car Buying Service](#) page for buying program details. Membership eligibility subject to verification. This credit union is federally insured by the National Credit Union Administration.



DIGITAL "DID YOU KNOW?"

Did you know you can customize your eBranch ID to make it memorable?

HERE'S HOW:

1. Log in to online banking at [chartway.com](#) with your assigned eBranch ID
2. Click the "Personal Settings" tab at the top of the page
3. Enter your preferred login in the "Enter New" box below eBranch ID

It's just another way to make eBanking easier!



SKIP PAY

Sock Away Some Extra Money This Holiday Season.

Don't forget you need to apply to skip your December payment in November. And of course the driving force behind this campaign is to help raise money for We Promise kids. In return for skipping your loan payment, please consider making a \$20 donation to the We Promise Foundation.

Apply to skip your payment today at www.chartway.com/loanskip.

Skip Payment application must be received by 8:00 pm ET on Thursday, November 30.

All donations are voluntary and are non-refundable. All loans must be current and open at least one month in order to be approved. All checks by phone, debit card payments by phone, and online payments for November loan payments must be submitted before November 28, 2017, at 6:00 pm ET. Any accounts with negative shares or losses will automatically be denied. If your skip payment is approved, and you have an automatic transfer set up from another financial institution to make your loan payment, you will need to contact your financial institution and cancel the transaction for your December payment. Student Loans, First Mortgages, Lease Loans, Equity Loans, Equity Lines, Lines of Credit, Workout Loans, Restructured Debt, and Business Loan payments cannot be skipped. Interest will continue to accrue and payment(s) will be added to the end of the loan term, which may cause a reduction to GAP or Warranty Coverage, unless you prefer to make your monthly payment. Other restrictions may apply. Speak to a Member Specialist for more information. The We Promise Foundation is a non-profit, 501(c)(3) public charity. Credit card skip payment approvals will be provided separately by our credit card processor. If approved, the skip will be reflected on your credit card statement.



ANNUAL MEETING

The Annual Meeting will be held Thursday, February 22, 2018, at 10:00 a.m. ET in the lobby of our Chartway Headquarters located at 5700 Cleveland Street, Virginia Beach, Virginia.



IMPORTANT DATES TO REMEMBER

November 10, 2017

Member requests for consideration by the Nominating Committee must be received by this date.

December 9, 2017

Nominations for vacancies may be made by petition when signed by 1% of members with a minimum of 20 and a maximum of 500.

January 12, 2018

The petitions for nominations are closed, deadline for the receipt of certificates from nominees agreeing to the nomination and serving if elected.

February 16, 2018

Deadline for members to submit ballots by electronic device. When the number of nominees equals the number of positions to be filled, there will be no election and there will be no nominations from the floor.

February 22, 2018

10:00 a.m. ET, Chartway Federal Credit Union Annual Meeting, Chartway Headquarters Lobby located at 5700 Cleveland Street, Virginia Beach, Virginia.



2017 WE PROMISE GIDEON BEAR

Gideon bears are now for sale with limited quantities available. This year's bear is named after our We Promise hero, Gideon. Here is his story:

Gideon was diagnosed with stage IV Nodular Desmoplastic Medulloblastoma at 12 months old. Gideon underwent five surgeries, six transfusions, MRIs and six months of intense chemotherapy treatments. Despite the most difficult diagnosis, Gideon was always full of joy. He spent his days riding on IV poles, playing with therapy dogs, and painting, all while undergoing life-saving treatments.

Gideon's most fantastic dream came true when he was granted a wish to visit Disney World. Gideon was able to meet all of his favorite Disney characters, to participate in the show, and meet the cast of *The Lion King*. He was treated like a superstar throughout the entire trip. Gideon was able to forget about transfusions, scans, labs, and chemotherapy treatments and enjoy just being a toddler in the most magical place on earth. This dream was made possible with funds donated by the We Promise Foundation.

All money raised from the sale of these bears provides life-changing experiences that bring hope, joy, and smiles to children like Gideon. Visit www.wepromisefoundation.org/get-involved/shop/ to get yours today.



THE CHARTWAY CHARITY



Chartway Federal Credit Union
(800) 678-8765
www.chartway.com

This credit union is federally insured by the National Credit Union Administration. Membership eligibility subject to verification.

