



EFFECTIVE AS OF: August 5, 2011 *Replaces rate sheet dated 07/05/11*
 Rates subject to change.
 Please call (757) 552-1000 / (800) 678-8765
 to obtain current rate information.

CREDIT CARDS, SIGNATURE, LINE-OF-CREDIT & SHARE SECURED LOAN RATE SCHEDULE

CREDIT CARDS	
Visa® Platinum (No Annual Fee)*	FIXED APR* 8.99% – 17.89%
<i>With Chartway's Preferred, Preferred Plus, Premier or Elite 50 Plus Checking, you will receive a 1% APR discount on your Chartway credit card.</i>	
SHARE SECURED CREDIT CARD	
	APR* 17.89%
SIGNATURE LOAN & LINE-OF-CREDIT	
	APR** 11.99% – 18.00%
SHARED SECURED LOANS	
100% Share Secured:	3% above the highest tiered rate
100% Certificate Secured:	3% above the certificate rate

TO APPLY: Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day, click on www.chartway.com or stop by any branch location.
 You'll receive a response within 2 hours.

*Visa Platinum Bonus Point accounts must have membership at Preferred Checking level or higher with maintained minimum balance of one thousand dollars.
 **Annual Percentage Rate based on credit worthiness. Please call for rate qualification.

A fee of 1% will be assessed on all international transactions.
 This credit union is federally insured by the National Credit Union Administration.

