

# MAKE THIS NEW YEAR GRAND ENTER TO WIN \$1,000!



For a limited time, we'll be giving away \$1,000 a week until January 31, 2012 to four lucky winners! Simply transfer your high interest credit card balances to a Chartway Visa<sup>®</sup> Platinum, and you'll be automatically entered to win!

After the holiday credit card bills arrive, most people start to look for ways to pay off their holiday debt. That extra present for your daughter, that fancy shirt for your Christmas party, and that crystal stemware weren't really necessary, but they sure did put you in the holiday spirit. Now, as the bills roll in, what should you do?

Start the New Year off right by consolidating those high interest credit cards to a Chartway Visa Platinum. You'll save money by lowering your monthly payments without paying any balance transfer fees. That's right! The Chartway Visa Platinum has no balance transfer fees, which could save you between \$30 to \$50 on every \$1,000 that you transfer. Add this to our no cash advance fee, and you will be well on your way to meeting your financial goals with a little extra cash in your pocket.

**Getting started is fast and easy.** Visit [www.chartway.com](http://www.chartway.com), call (757) 552-1000 locally or (800) 678-8765 toll-free, or stop by any branch location.

CHARTWAY<sup>®</sup>  
FEDERAL CREDIT UNION

Platinum

4000 1234 5678 0910

4000

GOOD THRU 11/13

JAMES SMITH



TRANSFER TODAY

## OUR CARD FEATURES

- » NO Balance Transfer Fee
- » NO Cash Advance Fee
- » NO Annual Fee

AS LOW AS

8.99%

APR FIXED\*

\*Annual percentage rate subject to credit qualifications. You will be automatically entered when you transfer a non-Chartway credit card balance (minimum of \$1,000) to a Chartway Visa Platinum or Chartway Regent Credit Card. Four winners will be randomly selected and announced on Facebook 01/06, 01/13, 01/20, and 02/01. This offer is subject to change at any time without notice. Employees, officers, directors of Chartway, its related companies and agents, and household members of each are not eligible. By participating, winner consents to the release of his/her name as the winner of the award, unless such use is prohibited by applicable law. Some restrictions apply. Membership eligibility subject to verification. No purchase necessary. For full disclosure and complete details, visit [www.chartway.com](http://www.chartway.com) or call (800) 678-8765. This credit union is federally insured by the NCUA.



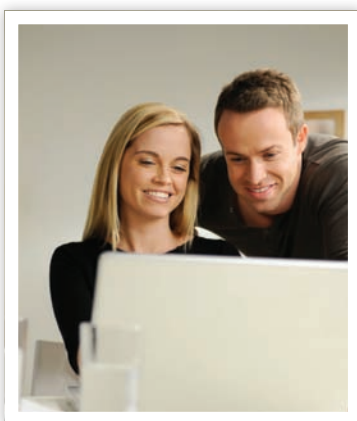
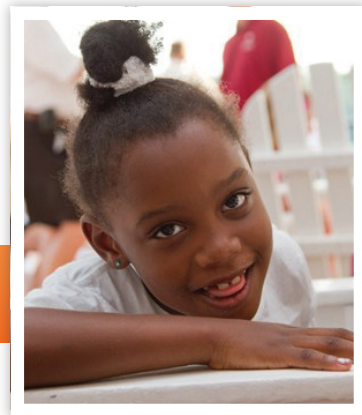
## Member Updates

### Your Quarter Can Bring Smiles to the Faces of Children Facing Tremendous Battles

For as little as 25¢ per month, you can join Chartway's charitable arm—the We Promise Foundation to make dreams come true for courageous children who are struggling with degenerative, life-threatening or chronic illnesses, or those facing tremendous hardship.

To donate a quarter a month to these deserving children,  
**CALL US AT (757) 233-7111 OR TEXT PROMISE TO 21333.**

**Quarters for Kids** - *Your small change can make a big difference!*



### Online and Mobile Banking Enhancements Coming Soon!

We're pleased to announce the features that you've been requesting are coming to your online and mobile banking experience in 2012! Rest assured, your favorite features will still be available in addition to:

- » Making credit card payments easier
- » Customizing your online banking homepage
- » Applying for new products & services while logged into your account

In the coming months, we will be providing you with important details about activating your new account—to include online demonstrations to ensure that your transition to this new and improved system is simple and convenient.

### 2012 Annual Meeting

#### Please Join Us for Our 53rd Annual Meeting

The meeting will be held Thursday, February 23, 2012 at 10:00 AM at the Chartway Corporate Center located at 160 Newtown Road in Virginia Beach, VA.

#### Important Dates to Remember:

**January 14, 2012** – The petitions for nominations are closed, deadline for the receipt of certificates from nominees agreeing to the nomination and serving if elected.

**February 17, 2012** – Deadline for members to return ballots (including electronic, paper and absentee ballots). 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 23, 2012** – 10:00 AM, Chartway Federal Credit Union Annual Meeting, Chartway Corporate Center located at 160 Newtown Road in Virginia Beach, VA

If you have any additional questions about the Board election procedure or how you can submit a nomination for an open Board office, feel free to e-mail us directly at [president@chartway.com](mailto:president@chartway.com).

