

Your Opportunity to Save \$8,000 Just Got Extended.

Deadline extended to April 30th.

The Worker, Homeownership, and Business Assistance Act of 2009 extends and expands the First-Time Homebuyer Tax Credit to include repeat homeowners. Take advantage of this tax credit before time runs out. For more information on this incentive visit www.federalhousingtaxcredit.com.

Want to know if you are eligible? Contact one of our Mortgage Representatives at (800) 678-8765 ext. 48198, stop by any branch location, or visit us online at www.chartway.com.

**TIME IS
RUNNING
OUT!**



Vote Chartway Federal Credit Union as the Best Financial Institution in Hampton Roads

Vote online at www.hamptonroads.com/bestof (select "Best Other" category) or TEXT your vote using the codes below.

- Text **CHM** to **21333** to vote for Chesapeake
- Text **CHN** to **21333** to vote for Norfolk
- Text **CHP** to **21333** to vote for Portsmouth
- Text **CHQ** to **21333** to vote for Suffolk, Franklin, Isle of Wight
- Text **CHR** to **21333** to vote for Virginia Beach
- Text **CHU** to **21333** to vote for Hampton
- Text **CHV** to **21333** to vote for Newport News
- Text **CHW** to **21333** to vote for Williamsburg
- Text **CHX** to **21333** to vote for Western Branch, Churchland, and North Suffolk



2010 Educational Scholarships

Apply for one of our 2010 Directors' Memorial Scholarships! Nine \$1,500 scholarships will be awarded for students to attend the college or university of their choice.

Scholarship applications are open to all graduating high school seniors, currently enrolled college students, or graduate students.

For your convenience, you can apply online at www.chartway.com/scholarships.



April is Member Appreciation Month!

We'll be recognizing our members by awarding \$100 gift cards throughout the month of April! Each \$100 gift card winner will be entered into a drawing to win a cruise valued at up to \$5,000. How do you qualify?

It's easy! If you're a member of Chartway Federal Credit Union, you're eligible! And, the more products you have with the credit union, the more chances you have to win.

Stay tuned for more details about this exciting promotion!

Member Notice

In response to the federal requirements of the Credit Card Act, you will see new changes to your statement this month. Consumers will now have a set monthly due date. The new statements will also show the estimated time to pay off the credit card balance, should consumers choose to pay only the minimum payment each month. Please feel free to contact Customer Service at (800) 678-8765 with questions concerning changes to your statement.