

**A message from the President and CEO
Ronald L. Burniske**

Your Credit Union Becomes Stronger and Better for the New Year!

Chartway Federal Credit Union welcomes our newest members from HeritageWest Credit Union!



On January 1, HeritageWest CU became part of Chartway. HeritageWest serves 40,000 members in Salt Lake City, Tooele and surrounding communities. This is a great addition to the Chartway family, as our two credit unions share a similar culture and heritage and, most importantly, a focus on service to our members. HeritageWest will retain its name, operating as a division of Chartway.

What does this mean to you?

The combination of our two credit unions will provide additional convenience and value to you in the form of improved service, lower fees and competitive savings and loan rates. The stronger your credit union, the better we can provide for you and our members.

Combined, Chartway now has assets of \$1.5 billion with 55 branches in 10 states. We are fiscally strong and secure – one of the top 100 credit unions in the U.S. And, while we now serve more than 200,000 members throughout the country, our commitment to you remains very personal. We are as dedicated today as ever to strengthening your financial wellbeing through quality products and services. It is our first priority.

Again, welcome to the newest members of Chartway! And thank you for making Chartway your credit union. I look forward to a long future of serving you with the attractively priced, trustworthy and convenient financial services you have come to expect from us.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald Burniske".

Ronald Burniske
President/Chief Executive Officer

Your Opportunity to Buy a New Home Just Got Extended.

The Worker, Homeownership, and Business Assistance Act of 2009 extends and expands the First-Time Homebuyer Tax Credit to include current homeowners. Take advantage of this tax credit before time runs out. Current homeowners may now be eligible!

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 Chartway.com.



Make The Right Decision. The Smart Decision. The Only Decision. Chartway Visa[®] Platinum.

- » NO Cash Advance Fees
- » NO Annual Fee
- » NO Penalty Rate
- » NO Balance Transfer Fees

Apply for your Chartway Visa at www.chartway.com today!

Some restrictions may apply. Membership eligibility subject to verification.
This credit union is federally insured by the NCUA.



 Did you know that as a Chartway member you have access to 50 locations and 25,000 ATMs? Visit Chartway.com for a complete listing.

Dora Maxwell Award

For the second year in a row, we are honored to be the recipients of the Dora Maxwell Social Responsibility Recognition Program. Last year, we received 1st Place National Honors. We are proud to announce that we have again been named 'best in the nation' within the top asset category for the combined efforts of our 2008 Diamonds in the Sky Gala and Charity Golf Classic fundraisers.

Teacher Rewards

Chartway Federal Credit Union and Farm Fresh Supermarkets have teamed up to offer Virginia and North Carolina teachers a new and exclusive Teacher Rewards Program!

For more details and full disclosures, see a member specialist!

Participant eligibility subject to verification. Some restrictions may apply. This credit union is federally insured by the NCUA.

