

Member Services

Effective: **January 5, 2023**

Limitation of Services

Chartway Federal Credit Union (Credit Union) strives to protect the assets of the Credit Union and to provide a safe and pleasant environment for members to conduct financial business. This environment also extends to our associates by ensuring their safety and that they are treated with respect. If a member demonstrates behavior that constitutes an unacceptable risk to the Credit Union, its associates, and/or members, it will be the policy of the Credit Union to temporarily and/or permanently suspend use of our products and services.

Expulsion or Termination of Membership/Nonparticipation

As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

- Par Value of One Share: \$5.00
- Number of Shares Required: 1

A Prime Share balance of (\$5) is required to establish and maintain membership. The balance in your Prime Share must not be reduced below the value of (\$5) at any given time. If your Prime Share maintains a balance of less than a share (\$5) for 180 consecutive days, the Prime Share may be closed, thereby terminating your membership.

Requirement to Maintain Membership

You agree that when you sign an account card, authenticate a request for an account opening, purchase a share, obtain a loan or other financial product, or become a member, you agree that you will, once qualified for membership, be and remain a member for so long as your account remains open, your share exists, or your loan or financial product remains outstanding. By way of example, if you obtain a loan from Chartway, whether directly or indirectly, you agree that you will, once qualified for membership, become a member and remain a member of Chartway until your loan is repaid in full.

For more information on the Member Services Policy, please contact us at: emailus@chartway.com

