



Current Deposit Rates

Effective – January 1, 2017

Products*	Rate	APY	Minimum Initial Deposit	Withdrawals/Mo.
Checking	NA	NA	\$50.00	unlimited
Money Market Checking	0.50%	0.50%	\$50.00	up to 6
Statement Savings	0.25%	0.25%	\$25.00	up to 6
VA Savers Club	0.25%	0.25%	\$5.00	up to 6
Certificates of Deposit**				
6 Month	0.25%	0.25%	\$250.00	NA
1 Year	0.35%	0.35%	\$250.00	NA
18 Month	0.45%	0.45%	\$250.00	NA
2 Year	0.55%	0.55%	\$250.00	NA
3 Year	0.80%	0.80%	\$250.00	NA
4 Year	1.00%	1.00%	\$250.00	NA
5 Year	1.30%	1.31%	\$250.00	NA
7 Year	1.50%	1.51%	\$250.00	NA
Solar & Food Certificates of Deposit** – 2-year term				
	0.60%	0.60%	\$1,000	NA
<p>*For interest bearing accounts, interest is compounded and paid monthly. Interest rates and corresponding APYs may change at any time. FDIC insured. Other terms & conditions apply. **Early withdrawal penalties apply.</p>				
<p>Individual Retirement Accounts (IRAs)</p> <p>Both Traditional (tax deferred) and Roth IRA accounts may be opened. Product types include certificates of deposit and money market accounts. Rates are also shown above. We accept new, transfer and rollover accounts. Please contact Customer Service for information on this service.</p>				
<p>Contact Customer Service for assistance:</p> <p>Christiansburg: 540.260.3126 x 106 Richmond: 804.344.5484 x 120 Norfolk: 757.962.1268</p>			<p>Email:</p> <p>CustomerService@vccva.org</p>	