



Current Deposit Rates

Effective – October 16, 2018

Products	Rate	APY	Minimum Initial Deposit	Withdrawals per Mo.
Checking	NA	NA	\$50.00	unlimited
IOLTA			\$50.00	unlimited
\$0-249,999.99	0.15%	0.15%		
\$250,000 over	0.25%	0.25%		
Money Market Account	0.75%	0.75%	\$50.00	up to 6
Premium MM Acct			\$50.00	up to 6
\$0-99,999.99	1.00%	1.00%		
\$100,000-249,999.99	2.00%	2.02%		
\$250,000 over	2.00%	2.02%		
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	0.50%	0.50%	\$250.00	NA
1 Year	1.85%	1.87%	\$250.00	NA
18 Month	1.95%	1.97%	\$250.00	NA
2 Year	2.15%	2.17%	\$250.00	NA
3 Year	2.30%	2.32%	\$250.00	NA
4 Year	2.50%	2.53%	\$250.00	NA
5 Year	2.55%	2.58%	\$250.00	NA
Specials:				
18 Month Affordable Housing	2.00%	2.02%	\$250.00	NA
Individual Retirement Accounts (IRAs)				
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.				
Contact Customer Service for assistance:			Email:	
Christiansburg: 540.260.3126 x 106			CustomerService@vccva.org	
Richmond: 804.344.5484 x 120				
Norfolk: 757.962.1268				

