



Current Deposit Rates

Effective – January 21, 2022

Products	Rate	APY	Minimum Initial Deposit	Withdrawals per Mo.
Checking	NA	NA	\$50.00	unlimited
Money Market Account	0.10%	0.10%	\$50.00	up to 6
Premium MM Acct			\$50.00	up to 6
\$0-99,999.99	0.10%	0.10%		
\$100,000-249,999.99	0.15%	0.15%		
\$250,000 over	0.20%	0.20%		
Statement Savings	0.10%	0.10%	\$25.00	up to 6
VA Savers Club	0.10%	0.10%	\$5.00	up to 6
Certificates of Deposit**				
6 Month	0.15%	0.15%	\$250.00	NA
1 Year	0.25%	0.25%	\$250.00	NA
18 Month	0.30%	0.30%	\$250.00	NA
2 Year	0.35%	0.35%	\$250.00	NA
3 Year	0.40%	0.40%	\$250.00	NA
4 Year	0.55%	0.55%	\$250.00	NA
5 Year	0.65%	0.65%	\$250.00	NA
7 Year	0.70%	0.70%	\$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 a Universal Banker for assistance:			Email:	
Christiansburg: 540.260.3126			Deposits@vccva.org	
Richmond: 804.344.5484				
Norfolk: 757.962.1268				

