



## Internal Current Deposit Rates

Effective – September 22, 2022

| Products  | Rate         | APY          | Minimum Initial Deposit | Withdrawals per Mo. |
|---|--------------|--------------|-------------------------|---------------------|
| <b>Checking</b>   | NA           | NA           | \$50.00                 | unlimited           |
| <b>Money Market Account</b>   | 0.50%        | 0.50%        | \$50.00                 | up to 6             |
| <b>**Promotional 6 mo. Rate</b>   | <b>2.00%</b> | <b>2.01%</b> | <b>\$50,000.00</b>      | <b>up to 6</b>      |
| <b>Premium MM Acct</b>  |              |              | \$50.00                 | up to 6             |
| \$0-99,999.99   | 0.50%        | 0.50%        |                         |                     |
| \$100,000-249,999.99  | 0.60%        | 0.60%        |                         |                     |
| \$250,000 over  | 0.70%        | 0.70%        |                         |                     |
| <b>Statement Savings</b>  | 0.25%        | 0.25%        | \$25.00                 | up to 6             |
| <b>VA Savers Club</b>   | 0.25%        | 0.25%        | \$5.00                  | up to 6             |
| <b>Certificates of Deposit**</b>  |              |              |                         |                     |
| 6 Month   | 0.50%        | 0.50%        | \$250.00                | NA                  |
| 1 Year  | 0.70%        | 0.70%        | \$250.00                | NA                  |
| 18 Month  | 0.75%        | 0.75%        | \$250.00                | NA                  |
| 2 Year  | 0.80%        | 0.80%        | \$250.00                | NA                  |
| <b>2 Year**Promo.</b>   | <b>2.50%</b> | <b>2.53%</b> | <b>\$50,000.00</b>      | <b>NA</b>           |
| <i>Renewable Energy/Solar/Affordable Housing Certificates of Deposit</i>  |              |              |                         |                     |
| 3 Year  | 0.90%        | 0.90%        | \$250.00                | NA                  |
| <b>3 Year**Promo.</b>   | <b>2.85%</b> | <b>2.89%</b> | <b>\$50,000.00</b>      | <b>NA</b>           |
| <i>Renewable Energy/Solar/Affordable Housing Certificates of Deposit</i>  |              |              |                         |                     |
| 4 Year  | 1.00%        | 1.00%        | \$250.00                | NA                  |
| 5 Year  | 1.05%        | 1.06%        | \$250.00                | NA                  |
| 7 Year  | 1.10%        | 1.11%        | \$250.00                | NA                  |
| **All promotional rates require \$50,000 min. in new funds in a new account. New funds may not be comingled with existing deposits at VCC Bank.   |              |              |                         |                     |
| <b>Individual Retirement Accounts (IRAs)</b>  |              |              |                         |                     |
| 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 a Universal Banker for information on this service. |              |              |                         |                     |
| <b>Contact a Universal Banker for assistance:</b>   |              |              | <b>Email:</b>           |                     |
| Christiansburg: 540.260.3126  |              |              | Deposits@vccva.org      |                     |
| Richmond: 804.344.5484  |              |              |                         |                     |
| Norfolk: 757.962.1268   |              |              |                         |                     |

