



## 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.</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
<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				

**\*\*All promotional rates require \$50,000 min. in new funds in a new account.**

**New Funds must be from other sources and do not include funds transferred from any existing accounts held with VCC Bank.**

