



Current Deposit Rates

Effective – December 22, 2022

Products	Rate	APY	Minimum Initial Deposit	Withdrawals per Mo.
Checking	NA	NA	\$50.00	unlimited
Money Market Account	0.50%	0.50%	\$50.00	up to 6
**Promotional 6 mo.	3.00%	3.04%	\$50,000.00	up to 6
Premium MM Acct			\$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%		
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	0.70%	0.70%	\$250.00	NA
1 Year Promo.	3.75%	3.82%	\$25,000.00	NA
18 Month	0.75%	0.75%	\$250.00	NA
2 Year	0.80%	0.80%	\$250.00	NA
3 Year	0.90%	0.90%	\$250.00	NA
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
Individual Retirement Accounts (IRAs)				
<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 a Universal Banker for information on this service.</p>				
Contact a Universal Banker for assistance:			Email:	
Christiansburg: 540.260.3126 Richmond: 804.344.5484			Deposits@vccva.org	

****All promotional rates require new funds in a new account for the minimum initial deposit listed above.**

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

