



Current Deposit Rates

Effective March 23, 2023

Products	Rate*	APY**	Minimum Initial Deposit	Withdrawals per Mo.
Checking***	NA	NA	\$50.00	unlimited
Money Market Account***	1.00%	1.00%	\$50.00	up to 6
Premium MM Acct****			\$50.00	up to 6
Less than - \$ 99,999.99	1.00%	1.00%		
\$100,000 - \$249,999.99	1.50%	1.51%		
\$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****				
3 Month	3.00%	3.04%	\$250.00	NA
6 Month	3.50%	3.56%	\$250.00	NA
1 Year	3.75%	3.82%	\$250.00	NA
18 Month	0.95 %	0.95%	\$250.00	NA
2 Year	1.00%	1.00%	\$250.00	NA
3 Year	1.10%	1.11%	\$250.00	NA
4 Year	1.20%	1.21%	\$250.00	NA
5 Year	1.30%	1.31%	\$250.00	NA
7 Year	1.40%	1.41%	\$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 a Universal Banker for information on this service.				
Contact a Universal Banker for assistance:			Email:	
Christiansburg: 540.260.3126			Deposits@vccva.org	
Richmond: 804.344.5484				

*Rate stands for Interest Rate. **APY stands for Annual Percentage Yield.

***Rate and APY may change after opening.

****A penalty may be imposed for early withdrawals.

