

Personal Dividend Rate Schedule

As of May 3, 2026



UVA COMMUNITY
CREDIT UNION

The rates, fees, and charges applicable to your account at the Credit Union are provided in this Schedule. The Credit Union may offer other rates for these accounts from time to time. Refer to the Truth-In-Savings Disclosure for additional information. Dividends are calculated using the daily balance method.

Account and Rate Schedule								
Account Type	Dividends				Balance Requirements			
	Dividend Rate	Annual Percentage Yield (APY)	Compounding Frequency	Dividend Crediting Frequency	Minimum Deposit to Open	Minimum Daily Balance to Earn Dividends	Excessive Early Withdrawal Penalties ¹	Fixed or Variable Dividend Rate
Share Savings Account	0.0500%	0.05%	Quarterly	Quarterly	\$30	\$100	—	Variable
Teen Rise/Teen Rise Family Savings Account	0.0500%	0.05%	Quarterly	Quarterly	\$10	\$0 and above	—	Variable
Christmas Club Account	0.0500%	0.05%	Quarterly	Quarterly/ Nov 1st	\$5	\$100	—	Variable
Teen Rise/Teen Rise Family Checking Account	0.0100%	0.01%	Quarterly	Quarterly	\$5	\$0 and above	—	Variable
Share Checking Account	0.0100%	0.01%	Quarterly	Quarterly	\$50	\$0 and above	—	Variable
Coverdell ESA ²	0.1499%	0.15%	Quarterly	Quarterly	\$25	\$100	—	Variable
Traditional, Roth & SEP IRA Share Accounts ²	0.1499%	0.15%	Quarterly	Quarterly	\$100	\$100	—	Variable
Share Certificate Accounts (A substantial penalty will be applied for early withdrawals) ¹								
3 Months	2.2271%	2.25%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
6 Months	2.4718%	2.50%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
1 Year	3.2026%	3.25%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
18 Months	2.7159%	2.75%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
2 Years	2.7159%	2.75%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
3 Years	2.5695%	2.60%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
4 Years	2.4718%	2.50%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
5 Years	2.4229%	2.45%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
At maturity, your Share Certificate balance will automatically be renewed under the original account terms and conditions at the prevailing rate, unless instructed otherwise. Periodically the Credit Union offers special Share, IRA, and Coverdell ESA Certificates terms and rates. For these special Certificates the terms will automatically be renewed as follows, unless instructed otherwise:						Original Term	Renewal Certificate Account Term	
						7/8/9/10/11 Months	6 Months at the prevailing rate	
						13/15/17 Months	1 Year at the prevailing rate	
						19 Months	18 Months at the prevailing rate	
						25 Months	2 Years at the prevailing rate	
37 Months	3 Years at the prevailing rate							
Traditional, Roth & SEP IRA, and Coverdell ESA Certificate Accounts (A substantial penalty will be applied for early withdrawals) ^{1, 2} A Traditional, Roth, SEP IRA, or Coverdell ESA Share Account is required in order to open a respective Traditional, Roth, SEP IRA, or Coverdell ESA Certificate Account.								
3 Months	2.2271%	2.25%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
6 Months	2.4718%	2.50%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
1 Year	3.2026%	3.25%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
18 Months	2.7159%	2.75%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
2 Years	2.7159%	2.75%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
3 Years	2.5695%	2.60%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
4 Years	2.4718%	2.50%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
5 Years	2.4229%	2.45%	Monthly	Monthly ³	\$500	\$500	✓	Fixed
Share, IRA, & Coverdell ESA MaxSaver Money Market Accounts ² A Traditional, Roth, SEP IRA, or Coverdell ESA Share Account is required in order to open a respective IRA Money Market Account or Coverdell ESA Money Market Account. Funds in an IRA or Coverdell ESA Money Market Account can only be transferred to their respective IRA or Coverdell ESA accounts. The dividend rate and APY apply to the applicable account balances within each tier.								
MaxSaver Money Market Accounts (\$0.01-\$2,000)	3.9460%	4.0182% - 4.000%	Monthly	Monthly	\$5.00	\$0.01	—	Variable
MaxSaver Money Market Accounts (\$2,000.01-\$5,000)	2.9595%	4.000% - 3.3848%	Monthly	Monthly	\$5.00	\$0.01	—	Variable
MaxSaver Money Market Accounts (\$5,000.01-\$10,000)	1.9819%	3.3848% - 2.6863%	Monthly	Monthly	\$5.00	\$0.01	—	Variable
MaxSaver Money Market Accounts (\$10,000.01-\$50,000)	1.4898%	2.6863% - 1.7354%	Monthly	Monthly	\$5.00	\$0.01	—	Variable
MaxSaver Money Market Accounts (\$50,000.01-\$100,000)	1.2429%	1.7354% - 1.4910%	Monthly	Monthly	\$5.00	\$0.01	—	Variable
MaxSaver Money Market Accounts (\$100,000.01 & Above)	0.9954%	1.4910% - 1.0495% ⁴	Monthly	Monthly	\$5.00	\$0.01	—	Variable

Rates are subject to change at any time. The Annual Percentage Yields given above are based on the assumption that dividends will remain on deposit until maturity. Any type of interest withdrawal will reduce earnings. Please refer to the Personal Fee Schedule or uvacreditunion.org for additional account information.

¹ See early withdrawal penalty information in the Truth in Savings Disclosure.

² Early withdrawal is subject to all IRS rules and regulations.

³ Members may choose to have dividends credited to a related sub-account on a monthly basis.

⁴ APY for this tier is calculated up to a balance of \$1 million.

