

Personal Dividend Rate Schedule

As of April 6, 2025



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	Minimum Balance to Avoid Service Charge	Excessive Early Withdrawal Penalties ¹	Fixed or Variable Dividend Rate
Share Savings Account	0.0500%	0.05%	Quarterly	Quarterly	\$30	\$100	—	—	Variable
Teen Rise 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 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
Share Certificate Accounts (A substantial penalty will be applied for early withdrawals) ¹									
3 Months	1.9819%	2.00%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
6 Months	2.4718%	2.50%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
1 Year	3.4451%	3.50%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
18 Months	2.9595%	3.00%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
2 Years	2.9595%	3.00%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
3 Years	2.8134%	2.85%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
4 Years	2.7159%	2.75%	Monthly	Monthly ²	\$500	\$500	—	✓	Fixed
5 Years	2.6672%	2.70%	Monthly	Monthly ²	\$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 Certificate terms and rates. For these special Share Certificates, the terms will automatically be renewed as follows, unless instructed otherwise:						Original Term		Renewal Certificate Account Term	
						7 Months, 9 Months, 10 Months, 11 Months		Six months at the prevailing rate	
						13 Months, 15 Months, 17 Months		One year at the prevailing rate	
						19 Months		18 months at the prevailing rate	
						25 Months		Two years at the prevailing rate	
						37 Months		Three year at the prevailing rate	
Traditional IRA Share Account	0.1499%	0.15%	Quarterly	Quarterly	\$100	\$100	\$100	✓	Variable
Roth IRA Share Account	0.1499%	0.15%	Quarterly	Quarterly	\$100	\$100	—	✓	Variable
Coverdell ESA Account	0.1499%	0.15%	Quarterly	Quarterly	\$25	\$100	—	✓	Variable
IRA and Coverdell ESA Certificate Accounts (A substantial penalty will be applied for early withdrawals) ¹									
An IRA Share Savings or Coverdell Education Savings Account is required in order to open an IRA or Coverdell ESA Certificate Account.									
1 Year	3.9414%	4.00%	Quarterly	Quarterly	\$500	\$100	—	✓	Fixed
2 Year	2.9668%	3.00%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
3 Year	2.8200%	2.85%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
4 Year	2.7221%	2.75%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
5 Year	2.6731%	2.70%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
Share MaxSaver Money Market Investment Account (The dividend rate and APY that corresponds to the applicable account balance tier will apply to the entire balance of the account. Dividends are calculated using the daily balance method, which is an application of a daily periodic rate to the full amount of the principal in the account each day.)									
Money Market (\$0.01-\$2,000)	3.9460%	4.0182% - 4.000%	Monthly	Monthly	\$5.00	\$0.01	—	—	Variable
Money Market (\$2,000.01-\$5,000)	2.9595%	4.000% - 3.3848%	Monthly	Monthly	\$5.00	\$0.01	—	—	Variable
Money Market (\$5,000.01-\$10,000)	1.9819%	3.3848% - 2.6863%	Monthly	Monthly	\$5.00	\$0.01	—	—	Variable
Money Market (\$10,000.01-\$50,000)	1.4898%	2.6863% - 1.7354%	Monthly	Monthly	\$5.00	\$0.01	—	—	Variable
Money Market (\$50,000.01-\$100,000)	1.2429%	1.7354% - 1.4910%	Monthly	Monthly	\$5.00	\$0.01	—	—	Variable
Money Market (\$100,000.01 & Above)	0.9954%	1.4910% - 1.0495% ³	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 Members may choose to have dividends credited to a related sub-account on a monthly basis.

³ APY for this tier is calculated up to a balance of \$1 million.

