

# Personal Dividend Rate Schedule

As of April 28, 2021



UNIVERSITY OF VIRGINIA  
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.

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 or Early Withdrawal Penalties*	Fixed or Variable Dividend Rate
Share Savings Account	0.0500%	0.05%	Quarterly	Quarterly	\$30	\$100	—	—	Variable
Christmas Club Account	0.0500%	0.05%	Quarterly	Quarterly/ Nov 1st	\$5	\$100	—	✓	Variable
Share Checking Account <small>(A balance which exceeds one or more tiers will have an APY which falls within the APY range attained by that balance)</small>	0.0100%	0.01%	Quarterly	Quarterly	\$50	\$0-\$749	—	—	Variable
	0.0100%	0.01%				\$750-\$1,999			
	0.0100%	0.01%				\$2,000 and above			
<b>Share Certificate Accounts (A substantial penalty will be applied for early withdrawals)*</b>									
3 months	0.1000%	0.10%	N/A	At Maturity**	\$500	\$500	—	✓	Fixed
6 months	0.1500%	0.15%	N/A	At Maturity**	\$500	\$500	—	✓	Fixed
7 months	0.3000%	0.30%	N/A	At Maturity**	\$5,000	\$5,000	—	✓	Fixed
1 Year	0.2498%	0.25%	Quarterly	Quarterly**	\$500	\$500	—	✓	Fixed
13 Months	0.3994%	0.40%	Quarterly	Quarterly**	\$5,000	\$5,000	—	✓	Fixed
2 Years	0.3495%	0.35%	Quarterly	Quarterly**	\$500	\$500	—	✓	Fixed
25 Months	0.4991%	0.50%	Quarterly	Quarterly**	\$5,000	\$5,000	—	✓	Fixed
30 Months	0.3994%	0.40%	Quarterly	Quarterly**	\$500	\$500	—	✓	Fixed
3 Years	0.4492%	0.45%	Quarterly	Quarterly**	\$500	\$500	—	✓	Fixed
37 Months	0.5489%	0.55%	Quarterly	Quarterly**	\$5,000	\$5,000	—	✓	Fixed
4 Years	0.5987%	0.60%	Quarterly	Quarterly**	\$500	\$500	—	✓	Fixed
5 Years	0.7479%	0.75%	Quarterly	Quarterly**	\$500	\$500	—	✓	Fixed
<b>At maturity, your certificate balance will automatically be renewed under the original account terms and conditions at the new rate. The following exceptions apply to promotional certificates which the Credit Union offers on a periodic basis:</b>									
<b>Original Term</b>		<b>Renewal Certificate Account Term</b>			<b>Original Term</b>		<b>Renewal Certificate Account Term</b>		
7 Month		Six months at the new rate			25 Month		Two years at the new rate		
13 Month		One year at the new rate			37 Month		Three years at the new rate		
Traditional IRA Share Account	0.1499%	0.15%	Quarterly	Quarterly	\$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
<b>IRA and Coverdell ESA Certificate Accounts (A substantial penalty will be applied for early withdrawals)*</b>									
An IRA Share Savings or Coverdell Education Savings Account is required in order to open an IRA or Coverdell ESA Certificate Account.									
1 Year	0.2498%	0.25%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
2 Year	0.3495%	0.35%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
3 Year	0.4492%	0.45%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
4 Year	0.5987%	0.60%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
5 Year	0.7479%	0.75%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
<b>Share Money Market Investment Account (Dividends will be calculated using the daily balance method.)</b>									
The dividend rate and APY that corresponds to the applicable account balance tier will apply to the entire balance of the account.									
Money Market (\$2,500-\$4,999)	0.0500%	0.05%	Monthly	Monthly	\$2,500	\$2,500	✓	—	Variable
Money Market (\$5,000-\$9,999)	0.0700%	0.07%	Monthly	Monthly	\$2,500	\$5,000	✓	—	Variable
Money Market (\$10,000-\$24,999)	0.1000%	0.10%	Monthly	Monthly	\$2,500	\$10,000	✓	—	Variable
Money Market (\$25,000-\$49,999)	0.1199%	0.12%	Monthly	Monthly	\$2,500	\$25,000	✓	—	Variable
Money Market (\$50,000-\$99,999)	0.1998%	0.20%	Monthly	Monthly	\$2,500	\$50,000	✓	—	Variable
Money Market (\$100,000 & Above)	0.3494%	0.35%	Monthly	Monthly	\$2,500	\$100,000	✓	—	Variable

Rates are subject to change at any time. All Member Share and IRA Accounts are federally insured up to \$250,000. 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](http://uvacreditunion.org) for additional account information.

\* See early withdrawal penalty information in the Truth in Savings Disclosure.

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