

Personal Dividend Rate Schedule

As of March 1, 2023



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 Early Withdrawal Penalties ¹	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			
Share Certificate Accounts (A substantial penalty will be applied for early withdrawals) ¹									
3 Months	1.0000%	1.00%	N/A	At Maturity ²	\$500	\$500	—	✓	Fixed
6 Months	2.0000%	2.00%	N/A	At Maturity ²	\$500	\$500	—	✓	Fixed
1 Year	2.4769%	2.50%	Quarterly	Quarterly ²	\$500	\$500	—	✓	Fixed
18 Months	3.9414%	4.00%	Quarterly	Quarterly ²	\$500	\$500	—	✓	Fixed
2 Years	2.9668%	3.00%	Quarterly	Quarterly ²	\$500	\$500	—	✓	Fixed
3 Years	3.2111%	3.25%	Quarterly	Quarterly ²	\$500	\$500	—	✓	Fixed
4 Years	3.3087%	3.35%	Quarterly	Quarterly ²	\$500	\$500	—	✓	Fixed
5 Years	3.4062%	3.45%	Quarterly	Quarterly 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 (7, 13, 25, and 37 month). For these special Share Certificates, the terms will automatically be renewed as follows, unless instructed otherwise:									
	Original Term		Renewal Certificate Account Term		7-Month, 13-Month, and 25-Month Promotional Certificates: Members can contribute up to \$100,000 with funds held at the Credit Union per promotional certificate. Maximum deposit for each certificate is \$200,000.				
	7 Months		Six months at the prevailing rate						
	13 Months		One year 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	—	✓	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	1.4916%	1.50%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
2 Year	3.4550%	3.50%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
3 Year	2.0837%	2.10%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
4 Year	2.1821%	2.20%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
5 Year	2.3296%	2.35%	Quarterly	Quarterly	\$500	\$500	—	✓	Fixed
Share MaxSaver Money Market Investment Account (Dividends will be calculated using the daily balance method.) The dividend rate and APY apply to the applicable account balances within each tier.									
Money Market (\$0.01-\$2,000)	3.9460%	4.0182% - 4.0000%	Monthly	Monthly	\$5.00	\$0.01	No	—	Variable
Money Market (\$2,000.01-\$5,000)	2.9595%	4.000% - 3.3848%	Monthly	Monthly	\$5.00	\$0.01	No	—	Variable
Money Market (\$5,000.01-\$10,000)	1.9819%	3.3848% - 2.6863%	Monthly	Monthly	\$5.00	\$0.01	No	—	Variable
Money Market (\$10,000.01-\$50,000)	1.4898%	2.6863% - 1.7354%	Monthly	Monthly	\$5.00	\$0.01	No	—	Variable
Money Market (\$50,000.01-\$100,000)	1.2429%	1.7354% - 1.4910%	Monthly	Monthly	\$5.00	\$0.01	No	—	Variable
Money Market (\$100,000.01 & Above)	0.9954%	1.4910% - 1.0495% ³	Monthly	Monthly	\$5.00	\$0.01	No	—	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 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