

Business Savings & Checking Accounts

<u>Account Type</u>	<u>Compounding</u>	<u>Minimum Balance to Earn Dividends</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
Business Savings	Quarterly	\$300	0.0500%	0.05%
Business Economy Checking	Monthly	\$0-\$999.99	0.0000%	0.00%
		\$1000.00-\$1,999.99	0.0100%	0.01%
		\$2,000.00 and above	0.0100%	0.01%
Business Plus Checking	Monthly	\$0-\$2,999.99	0.0000%	0.00%
		\$3,000.00 and above	0.0100%	0.01%

The dividend rate & APY that corresponds to the applicable account balance tier will apply to the entire balance of the account. Dividends will be calculated using the daily balance method, which is an application of a daily periodic rate to the full amount of principal in the account each day.

Certificates

<u>Term</u>	<u>Compounding</u>	<u>Minimum Deposit Required</u>	<u>Annual Rate</u>	<u>Annual Percentage Yield</u>
3 Months	N/A	\$500	0.2500%	0.25%
6 Months	N/A	\$500	0.3000%	0.30%
7 Months*	N/A	\$5,000	0.4500%	0.45%
1 Year	Quarterly	\$500	0.4991%	0.50%
13 Months*	Quarterly	\$5,000	0.5987%	0.60%
2 Year	Quarterly	\$500	0.5489%	0.55%
25 Months*	Quarterly	\$5,000	0.7479%	0.75%
30 Months	Quarterly	\$500	0.5987%	0.60%
3 Year	Quarterly	\$500	0.6982%	0.70%
37 Months*	Quarterly	\$5,000	0.7976%	0.80%
4 Year	Quarterly	\$500	0.8473%	0.85%
5 Year	Quarterly	\$500	0.9963%	1.00%

A substantial penalty will be applied for early withdrawals.

*Special offer (for a limited time only)

Periodically the credit union offers special savings terms (7, 13, 25, and 37 month) and rates on certificates. At maturity, your certificate balance will automatically be renewed according to the following account terms:

<u>Original Term</u>	<u>Renewal Certificate Term</u>
7 month	Six months at the new rate
13 month	One year at the new rate
25 month	Two years at the new rate
37 month	Three years at the new rate

Business Money Market Account

<u>Account Type</u>	<u>Compounding</u>	<u>Minimum Balance to Earn Dividend</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
Money Market		\$5,000 - \$9,999	0.1000%	0.10%
		\$10,000 - \$24,999	0.1199%	0.12%
		\$25,000 - \$49,999	0.1499%	0.15%
		\$50,000 - \$99,999	0.2996%	0.30%
		\$100,000 and above	0.4491%	0.45%

The dividend rate & APY that corresponds to the applicable account balance tier will apply to the entire balance of the account. Dividends will be calculated using the daily balance method, which is an application of a daily periodic rate to the full amount of principal in the account each day. A minimum daily balance of \$5,000 must be maintained in an account to earn dividends on any particular day.

Rates are subject to change at any time. All member share 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 *Business Services Fee Schedule* or uvacreditunion.org for additional account information.