



804-323-6800 or 1-800-285-6609

www.vacu.org**Consumer Account Rate Sheet****Effective** May 13, 2026**REFER TO THE ACCOUNT AND FEE DISCLOSURE FOR ADDITIONAL INFORMATION**

Account Types¹	Minimum Balance to earn APY	Dividend Rate	(APY) Annual Percentage Yield	Compounding Frequency	Variable or Fixed Rate
Regular/Other Savings ²	\$100	0.050%	0.05%	Quarterly	Variable
	\$500	0.399%	0.40%	Quarterly	Variable
Premium Money-Market Savings	\$100	0.050%	0.05%	Monthly	Variable
	\$10,000	1.243%	1.25%	Monthly	Variable
Premium Plus Money-Market Savings	\$100	0.050%	0.05%	Monthly	Variable
	\$25,000	1.736%	1.75%	Monthly	Variable
	\$50,000	1.982%	2.00%	Monthly	Variable
	\$100,000	2.227%	2.25%	Monthly	Variable
Enhanced Benefit Checking	\$250,000	2.570%	2.60%	Monthly	Variable
	\$1	0.050%	0.05%	Monthly	Variable
	\$5,000	0.249%	0.25%	Monthly	Variable

The above accounts are tiered accounts with dividend rate and APY paid on the entire balance once the minimum balance requirement has been met.

The larger rate and APY apply to the entire balance on days where the daily balance is in the larger tier.

¹APPLICABLE TO ALL ACCOUNTS: 1) withdrawal of dividends may reduce earnings on your account; 2) fees may reduce earnings on your account; 3) rates for disclosure purposes are prospective rates VACU anticipates it will pay on an account after dividends have been declared; and 4) rates are subject to change, call VACU for current rate information.

VARIABLE ACCOUNTS: Rate may change after account is opened.

²For Regular Savings, there is no \$100 minimum balance to earn APY for members under age 23.

³Extra Credit Checking is available to members 13-22 years-old. Members under 15 years-old must have a joint signer.



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Account Types ¹	Minimum Balance to earn APY	Dividend Rate	(APY) Annual Percentage Yield	Compounding Frequency	Variable or Fixed Rate
Savings Certificates⁴					
6 Months ⁵	\$500	2.133%	2.15%	Quarterly	Fixed
	\$5,000	2.133%	2.15%	Monthly	Fixed
	\$50,000	2.227%	2.25%	Monthly	Fixed
	\$100,000	2.325%	2.35%	Monthly	Fixed
Savings Certificates (SC) and Individual Retirement Accounts (IRAs)¹					
12 Months ⁵	\$500 (SC) or \$100 (IRAs)	3.698%	3.75%	Quarterly	Fixed
	\$5,000	3.698%	3.76%	Monthly	Fixed
	\$50,000	3.784%	3.85%	Monthly	Fixed
	\$100,000	3.880%	3.95%	Monthly	Fixed
24 Months	\$500 (SC) or \$100 (IRAs)	3.211%	3.25%	Quarterly	Fixed
	\$5,000	3.211%	3.26%	Monthly	Fixed
	\$50,000	3.300%	3.35%	Monthly	Fixed
	\$100,000	3.397%	3.45%	Monthly	Fixed
36 Months	\$500 (SC) or \$100 (IRAs)	3.260%	3.30%	Quarterly	Fixed
	\$5,000	3.260%	3.31%	Monthly	Fixed
	\$50,000	3.348%	3.40%	Monthly	Fixed
	\$100,000	3.445%	3.50%	Monthly	Fixed
48 Months	\$500 (SC) or \$100 (IRAs)	3.260%	3.30%	Quarterly	Fixed
	\$5,000	3.260%	3.31%	Monthly	Fixed
	\$50,000	3.348%	3.40%	Monthly	Fixed
	\$100,000	3.445%	3.50%	Monthly	Fixed
60 Months	\$500 (SC) or \$100 (IRAs)	3.552%	3.60%	Quarterly	Fixed
	\$5,000	3.552%	3.61%	Monthly	Fixed
	\$50,000	3.639%	3.70%	Monthly	Fixed
	\$100,000	3.735%	3.80%	Monthly	Fixed
84 Months	\$500 (SC) or \$100 (IRAs)	3.504%	3.55%	Quarterly	Fixed
	\$5,000	3.504%	3.56%	Monthly	Fixed
	\$50,000	3.590%	3.65%	Monthly	Fixed
	\$100,000	3.687%	3.75%	Monthly	Fixed
IRA – only ¹	\$100	2.477%	2.50%	Quarterly	Variable
18 Months	\$5,000	2.477%	2.51%	Monthly	Variable
	\$50,000	2.570%	2.60%	Monthly	Variable
	\$100,000	2.667%	2.70%	Monthly	Variable

⁴The savings certificate and IRA APYs assume that dividends will remain on deposit until the maturity date. A penalty may be imposed for early withdrawals.

⁵For savings certificates of \$50,000 or more and maturities 12 months or less, you may elect one of two options at account opening/renewal: 1) earn the rate in effect for the applicable minimum balance/term and make additional deposits only at maturity; or 2) earn the rate in effect for a \$5,000 minimum balance certificate for the applicable term in order to make additional deposits to the certificate any time during the term.