# REFER TO THE ACCOUNT AND FEE DISCLOSURE FOR ADDITIONAL INFORMATION 

| Account Types | Minimum Balance <br> to earn APY | Dividend <br> Rate | (APY) Annual <br> Percentage Yield | Compounding <br> Frequency | Variable or <br> Fixed Rate |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Regular/Other Savings | $\$ 100$ | $0.05 \%$ | $0.05 \%$ | Quarterly | Variable |
|  | $\$ 500$ | $0.75 \%$ | $0.75 \%$ | Quarterly | Variable |
|  | $\$ 100$ | $0.05 \%$ | $0.05 \%$ | Monthly | Variable |
| Premium Money- | $\$ 1.98 \%$ | $2.00 \%$ | Monthly | Variable |  |
| Market Savings | $\$ 10,000$ | $0.05 \%$ | $0.05 \%$ | Monthly | Variable |
|  | $\$ 100$ | $2.47 \%$ | $2.50 \%$ | Monthly | Variable |
|  | $\$ 25,000$ | $2.72 \%$ | $2.75 \%$ | Monthly | Variable |
| Premium Plus Money- | $\$ 50,000$ | $2.96 \%$ | $3.00 \%$ | Monthly | Variable |
| Market Savings | $\$ 100,000$ | $3.20 \%$ | $3.25 \%$ | Monthly | Variable |
|  | $\$ 250,000$ | $0.05 \%$ | $0.05 \%$ | Monthly | Variable |
| Checking Plus/ | $\$ 1$ | $0.75 \%$ | $0.75 \%$ | Monthly | Variable |

## Enhanced Benefit Checking

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

## Savings Certificates ${ }^{1}$

6 Months ${ }^{2}$

| $\$ 500$ | $2.62 \%$ | $2.65 \%$ |
| :--- | :--- | :--- |
| $\$ 5,000$ | $2.62 \%$ | $2.66 \%$ |
| $\$ 50,000$ | $2.82 \%$ | $2.86 \%$ |
| $\$ 100,000$ | $3.02 \%$ | $3.07 \%$ |

Savings Certificates (SC)and Individual Retirement Accounts (IRAs) ${ }^{\mathbf{1}}$

| 12 Months ${ }^{2}$ | $\begin{aligned} & \$ 500(\mathrm{SC}) \text { or } \$ 100 \text { (IRAs) } \\ & \$ 5,000 \\ & \$ 50,000 \\ & \$ 100,000 \\ & \hline \end{aligned}$ | $\begin{aligned} & 4.33 \% \\ & 4.33 \% \\ & 4.53 \% \\ & 4.73 \% \end{aligned}$ | $\begin{aligned} & 4.40 \% \\ & 4.42 \% \\ & 4.62 \% \\ & 4.83 \% \end{aligned}$ | Quarterly <br> Monthly <br> Monthly <br> Monthly | Fixed <br> Fixed <br> Fixed <br> Fixed |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 24 Months | \$500 (SC) or \$100 (IRAs) | 3.89\% | 3.95\% | Quarterly | Fixed |
|  | \$5,000 | 3.89\% | 3.96\% | Monthly | Fixed |
|  | \$50,000 | 4.09\% | 4.17\% | Monthly | Fixed |
|  | \$100,000 | 4.29\% | 4.38\% | Monthly | Fixed |
| 36 Months | \$500 (SC) or \$100 (IRAs) | 4.04\% | 4.10\% | Quarterly | Fixed |
|  | \$5,000 | 4.04\% | 4.11\% | Monthly | Fixed |
|  | \$50,000 | 4.24\% | 4.32\% | Monthly | Fixed |
|  | \$100,000 | 4.44\% | 4.53\% | Monthly | Fixed |
| 48 Months | \$500 (SC) or \$100 (IRAs) | 3.89\% | 3.95\% | Quarterly | Fixed |
|  | \$5,000 | 3.89\% | 3.96\% | Monthly | Fixed |
|  | \$50,000 | 4.09\% | 4.17\% | Monthly | Fixed |
|  | \$100,000 | 4.29\% | 4.38\% | Monthly | Fixed |
| 60 Months | \$500 (SC) or \$100 (IRAs) | 3.99\% | 4.05\% | Quarterly | Fixed |
|  | \$5,000 | 3.99\% | 4.06\% | Monthly | Fixed |
|  | \$50,000 | 4.19\% | 4.27\% | Monthly | Fixed |
|  | \$100,000 | 4.39\% | 4.48\% | Monthly | Fixed |
| IRA - only ${ }^{1}$ | \$100 | 3.70\% | 3.75\% | Quarterly | Variable |
| 18 Months | \$5,000 | 3.70\% | 3.76\% | Monthly | Variable |
|  | \$50,000 | 3.90\% | 3.97\% | Monthly | Variable |
|  | \$100,000 | 4.10\% | 4.18\% | Monthly | Variable |

[^0]APPLICABLE 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.


[^0]:    ${ }^{1}$ The savings certificate and IRA APYs assume that dividends will remain on deposit until the maturity date. A penalty may be imposed for early withdrawals.
    ${ }^{2}$ For 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.

