

# Business Dividend Rate Schedule

As of November 28, 2024



**UVA 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.

| 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 <sup>1</sup> | Fixed or Variable Dividend Rate |
| <b>Business Savings</b>   | 0.0500%          | 0.05%                             | Quarterly             | Quarterly                    | \$100                   | \$300                                    | —                                       | —   | Variable                        |
| <b>Business Economy Checking</b>  | 0.0000%          | 0.00%                             | Monthly               | Monthly                      | \$100                   | \$0-\$999.99                             | —                                       | —   | Variable                        |
|   | 0.0100%          | 0.01%                             |                       |                              |                         | \$1,000 and above                        |   |   |                                 |
| <b>Business Plus Checking</b>   | 0.0000%          | 0.00%                             | Monthly               | Monthly                      | \$100                   | \$0-\$2,999.99                           | ✓                                       | —   | Variable                        |
|   | 0.0100%          | 0.01%                             |                       |                              |                         | \$3,000 and above                        |   |   |                                 |
| <b>Business Analysis Checking<sup>2</sup></b>   | N/A <sup>2</sup> | N/A <sup>2</sup>                  | N/A <sup>2</sup>      | N/A <sup>2</sup>             | \$100                   | N/A <sup>2</sup>                         | —                                       | —   | N/A <sup>2</sup>                |
| <b>The dividend rate and 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 the principal in the account each day.</b>  |                  |                                   |                       |                              |                         |  |   |   |                                 |
| <b>Share Certificate Accounts (A substantial penalty will be applied for early withdrawals.)<sup>1</sup></b>  |                  |                                   |                       |                              |                         |  |   |   |                                 |
| 3 Months  | 1.9819%          | 2.00%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 6 Months  | 2.4718%          | 2.50%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 1 Year  | 3.4451%          | 3.50%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 18 Months   | 2.9595%          | 3.00%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 2 Years   | 2.9595%          | 3.00%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 3 Years   | 2.8134%          | 2.85%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 4 Years   | 2.7159%          | 2.75%                             | Monthly               | Monthly <sup>2</sup>         | \$500                   | \$500                                    | —                                       | ✓   | Fixed                           |
| 5 Years   | 2.6672%          | 2.70%                             | Monthly               | Monthly <sup>2</sup>         | \$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. For these special Share Certificates, the terms will automatically be renewed as follows, unless instructed otherwise: |                  |                                   |                       |                              |                         | <b>Original Term</b>                     |   | <b>Renewal Certificate Account Term</b>           |                                 |
|   |                  |                                   |                       |                              |                         | 7 Months, 9 Months, 10 Months, 11 Months |   | Six months at the prevailing rate                 |                                 |
|   |                  |                                   |                       |                              |                         | 13 Months, 15 Months, 17 Months          |   | One year at the prevailing rate                   |                                 |
|   |                  |                                   |                       |                              |                         | 19 Months                                |   | Eighteen months at the prevailing rate            |                                 |
|   |                  |                                   |                       |                              |                         | 25 Months                                |   | Two years at the prevailing rate                  |                                 |
| 37 Months   |                  | Three year at the prevailing rate |                       |                              |                         |  |   |   |                                 |
| <b>Business MaxSaver Money Market Account (Dividends will be calculated using the daily balance method.)</b><br>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                                   | —                                       | —   | Variable                        |
| Money Market (\$2,000.01-\$5,000)   | 2.9595%          | 4.000% - 3.3848%                  | Monthly               | Monthly                      | \$5.00                  | \$0.01                                   | —                                       | —   | Variable                        |
| Money Market (\$5,000.01-\$10,000)  | 1.9819%          | 3.3848% - 2.6863%                 | Monthly               | Monthly                      | \$5.00                  | \$0.01                                   | —                                       | —   | Variable                        |
| Money Market (\$10,000.01-\$50,000)   | 1.4898%          | 2.6863% - 1.7354%                 | Monthly               | Monthly                      | \$5.00                  | \$0.01                                   | —                                       | —   | Variable                        |
| Money Market (\$50,000.01-\$100,000)  | 1.2429%          | 1.7354% - 1.4910%                 | Monthly               | Monthly                      | \$5.00                  | \$0.01                                   | —                                       | —   | Variable                        |
| Money Market (\$100,000.01 & Above)   | 0.9954%          | 1.4910% - 1.0495% <sup>4</sup>    | Monthly               | Monthly                      | \$5.00                  | \$0.01                                   | —                                       | —   | Variable                        |

Rates are subject to change at any time. 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 Fee Schedule or uvacreditunion.org for additional account information.

<sup>1</sup> Certificate Accounts: We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. The penalty for early withdrawal is as follows: 45 day dividend loss if the maturity term is 3 months, 90 day dividend loss if the maturity term is one year or less, 180 day dividend loss if the maturity term is more than one year.

<sup>2</sup> Business Analysis checking is a non-interest bearing account designed for businesses with large balances and high transaction volume with a monthly earnings credit that can offset charges.

<sup>3</sup> Members may choose to have dividends credited to a related sub-account on a monthly basis.

<sup>4</sup> APY for this tier is calculated up to a balance of \$1 million.

