## Personal Dividend Rate Schedule

As of November 28, 2024



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.

			Accou	nt and Rate	Schedule				
	Dividends Balance Requirements								
Account Type	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 Rat
Share Savings Account	0.0500%	0.05%	Quarterly	Quarterly	\$30	\$100	_	_	Variable
Teen Rise Savings Account	0.0500%	0.05%	Quarterly	Quarterly	\$10	\$0 and above	_	_	Variable
Christmas Club Account	0.0500%	0.05%	Quarterly	Quarterly/ Nov 1st	\$5	\$100	_	<b>√</b>	Variable
Teen Rise Checking Account	0.0100%	0.01%	Quarterly	Quarterly	\$5	\$0 and above	_	_	Variable
Share Checking Account	0.0100%	0.01%	Quarterly	Quarterly	\$50	\$0 and above	_	_	Variable
Share Certificate Accounts (A s	ubstantial penal	ty will be applied for ear	y withdrawals) <sup>1</sup>						
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
						Original Term		Renewal Certificate	Account Term
						7 Months, 9 Months, 1	0 Months, 11 Months	Six months at the pre	evailing rate
At maturity, your Share Certificate	e balance will au	tomatically be renewed	under the original a	ccount terms a	nd conditions at	13 Months, 15 Months	17 Months	One year at the preva	ailing rate
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the prevailing rate, unless instruction rates. For these special Share Ce	ted otherwise. P	Periodically the Credit Ur				19 Months	5, 17 10001013	18 months at the pre	vailing rate
the prevailing rate, unless instruc	ted otherwise. P	Periodically the Credit Ur				19 Months 25 Months	, 17 WORLD	18 months at the pre	vailing rate
the prevailing rate, unless instruc rates. For these special Share Ce	ted otherwise. P	Periodically the Credit Ur				19 Months	, ir monuis	18 months at the pre	vailing rate
the prevailing rate, unless instruc	ted otherwise. P	Periodically the Credit Ur				19 Months 25 Months	\$100	18 months at the pre	vailing rate
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the prevailing rate, unless instruction rates. For these special Share Ce  Traditional IRA Share Account Roth IRA Share Account  Coverdell ESA Account  IRA and Coverdell ESA Certific An IRA Share Savings or Coverd  1 Year  2 Year	0.1499% 0.1499% 0.1499% 0.1499% 1.1499% 0.1499% ate Accounts (/ell Education Sa 3.4451% 2.9595%	0.15% 0.15% 0.15% 0.15% 3.50% 3.00%	Quarterly Quarterly Quarterly be applied for early d in order to open a	Quarterly Quarterly Quarterly Quarterly vithdrawals) an IRA or Covere Monthly <sup>2</sup>	\$100 \$100 \$100 \$25 dell ESA Certifica \$500 \$500	19 Months 25 Months 37 Months \$100 \$100 \$100 \$100  tte Account. \$100 \$500	\$100 — — —	18 months at the pre Two years at the prev Three year at the prev	vailing rate vailing rate vailing rate  Variable  Variable  Variable  Fixed  Fixed
the prevailing rate, unless instructional IRA Share Account Roth IRA Share Account Coverdell ESA Account IRA and Coverdell ESA Certific An IRA Share Savings or Coverd 1 Year 2 Year 3 Year	0.1499% 0.1499% 0.1499% 0.1499% 0.1499% ate Accounts (/ell Education Sa 3.4451% 2.9595% 2.8134%	0.15% 0.15% 0.15% 0.15% 3.50% 3.00% 2.85%	Quarterly Quarterly Quarterly be applied for early d in order to open a Monthly Monthly Monthly	Quarterly Quarterly Quarterly Quarterly vithdrawals) In IRA or Covere Monthly Monthly Monthly Monthly	\$100 \$100 \$100 \$25 dell ESA Certifica \$500 \$500	19 Months 25 Months 37 Months \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$10	\$100 — — — — — — — —	18 months at the pre Two years at the prev Three year at the prev	vailing rate vailing rate vailing rate  Variable  Variable  Variable  Fixed  Fixed  Fixed
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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 Personal Fee Schedule or uvacreditunion.org for additional account information.



<sup>&</sup>lt;sup>1</sup> See early withdrawal penalty information in the Truth in Savings Disclosure.

<sup>&</sup>lt;sup>2</sup> Members may choose to have dividends credited to a related sub-account on a monthly basis.

<sup>&</sup>lt;sup>3</sup> APY for this tier is calculated up to a balance of \$1 million.