



## Auto Loans

### New (2021 and newer)

Term	Rate as low as*
Up to 48 months	4.49% APR*
49-66 months	5.49% APR*
67-75 months	5.74% APR*
76-84 months	6.49% APR*
85-96 months	7.59% APR*

### 2018-2020

Term	Rate as low as*
Up to 48 months	7.49% APR*
49-66 months	7.74% APR*
67-75 months	8.29% APR*

### 2016-2017

Term	Rate as low as*
Up to 48 months	7.49% APR*
49-66 months	7.74% APR*



## Boat, RV, Travel Trailer & Camper

### 2021-2026

Term	Rate as low as*
Up to 120 months	7.49% APR*

### 2018-2020

Term	Rate as low as*
Up to 120 months	8.49% APR*

### 2015-2017

Term	Rate as low as*
Up to 120 months	9.49% APR*



## Motorcycle & ATV Loans

### New (2024 and newer)

Term	Rate as low as*
Up to 72 months	6.99% APR*

### 2020-2023

Term	Rate as low as*
Up to 72 months	7.49% APR*

### 2018-2019

Term	Rate as low as*
Up to 72 months	8.49% APR*

### 2017

Term	Rate as low as*
Up to 72 months	9.49% APR*

## HELOCs

Term	Rate as low as*
240 months	5.75% APR*

## Personal Loans

Amount	Rate as low as*
Up to \$8,000	10.99% APR*



## Checking Accounts

### Rewards Account Rates

Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Min. Balance to Avoid Service Fee	Min. Balance to Earn Stated APY	Balance Method
High Yield Checking	5.00% APR*	Monthly	Monthly (Calendar)	N/A	\$10	N/A	N/A	Daily
Cash Back Checking	N/A	N/A	N/A	N/A	\$10	N/A	N/A	Daily

## Share Accounts

Account transfer limitations apply. See Account Limitations section. Subject to account qualifications.

### Savings Account Rates

Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Min. Balance to Avoid Service Fee	Min. Balance to Earn Stated APY	Balance Method
High Yield Savings	3.00% APR*	Monthly	Monthly	Monthly (Calendar)	\$10	N/A	N/A	Daily
High Yield Savings	0.01%	Monthly	Monthly	Monthly (Calendar)	\$10	N/A	N/A	Daily
Regular Share	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily
Teen Share (12-17 yrs old)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily



## Share Accounts

Account transfer limitations apply. See Account Limitations section. Subject to account qualifications.

### Savings Account Rates

Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Min. Balance to Avoid Service Fee	Min. Balance to Earn Stated APY	Balance Method
Student Share (18-21 years old)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily
Minor Custodian Share (0-12 years of age)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily

## Club Accounts

Account transfer limitations apply. See Account Limitations section. Subject to account qualifications.

### Savings Account Rates

Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Min. Balance to Avoid Service Fee	Min. Balance to Earn Stated APY	Balance Method
Christmas Club Share	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily
Vacation Club Share	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily
Parking Share (VAMC Members)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily



## Term Shares

Withdrawals allowed on CDs, see transaction limitations. Automatically renewable.

### Certificate (CDs) Rates

Account Type	Dividend Rate %	APY %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Add. Deposits
90 Day Super Saver	0.25%	0.25%	Fixed	\$500	At Maturity	At Maturity*	Account's Term	Allowed \$5 /min deposit
6 month	2.10%	2.10%	Fixed	\$1,000	At Maturity	At Maturity*	Account's Term	Not Allowed
1 year	2.45%	2.45%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed
2 year	2.50%	2.50%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed
3 year	2.85%	2.85%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed
5 year	3.05%	3.05%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed

### Jumbo Certificate Rates

Account Type	Dividend Rate %	APY %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Add. Deposits
2 year	2.50%	2.50%	Fixed	\$50,000	Quarterly	Quarterly*	Account's Term	Not Allowed
3 year	2.85%	2.85%	Fixed	\$50,000	Quarterly	Quarterly*	Account's Term	Not Allowed
5 year	3.05%	3.05%	Fixed	\$50,000	Quarterly	Quarterly*	Account's Term	Not Allowed



## Investment Accounts

Account limitations: N/A | Daily Balance Method

### Passbook Savings Rates

Account Type	APY %	Dividends Compounded	Dividends Credited	Dividend Period	Min. Opening Deposit	Min. Balance to Earn Stated APY
Traditional IRA Passbook Savings	0.25%	Quarterly	Quarterly	Quarterly	\$25	\$25
Roth IRA Passbook Savings	0.25%	Quarterly	Quarterly	Quarterly	\$25	\$25
Coverdell Education Passbook Savings	0.25%	Quarterly	Quarterly	Quarterly	\$25	\$25

### Money Market Account Rates

Min. Balance to Earn Stated APY	APY %	Dividends Compounded	Dividends Credited	Dividend Period	Min. Balance to Avoid Service Fee	Min. Balance to Earn Stated APY
\$2,500.00 - \$9,999.99	0.55%	Monthly	Monthly	Monthly	\$2,500	\$25
\$10,000.00 - \$24,999.99	0.60%	Monthly	Monthly	Monthly	\$2,500	\$25
\$25,000.00 - \$49,999.99	0.70%	Monthly	Monthly	Monthly	\$2,500	\$25
\$50,000.00 - \$99,999.99	1.30%	Monthly	Monthly	Monthly	\$2,500	\$25
\$100,000.00 - \$249,999.99	1.30%	Monthly	Monthly	Monthly	\$2,500	\$25
\$250,000.00 or greater	2.75%	Monthly	Monthly	Monthly	\$2,500	\$25