



Auto Loans

New (2023 or Newer)	
Term	Rate as low as*
Up to 48 months	4.79% APR*
49 - 66 months	5.49% APR*
67 - 75 months	5.79% APR*
76 - 84 months	6.29% APR*
85 - 96 months	8.59% APR*
2021-2022	
Term	Rate as low as*
Up to 48 months	4.89% APR*
49 - 66 months	5.69% APR*
67 - 75 months	5.99% APR*
76 - 84 months	6.59% APR*
85 - 96 months	8.79% APR*
2019-2020	
Term	Rate as low as*
Up to 48 months	5.89% APR*
49 - 66 months	6.69% APR*
67 - 75 months	6.99% APR*
76 - 84 months	7.59% APR*
85 - 96 months	10.59% APR*
2017-2018	
Term	Rate as low as*
Up to 48 months	7.39% APR*
49 - 66 months	7.69% APR*
67 - 75 months	8.49% APR*
76 - 84 months	10.59% APR*
2015-2016	
Term	Rate as low as*
Up to 48 months	8.39% APR*
49 - 66 months	8.69% APR*

Boat, RV, Travel Trailer & Camper

2020 - 2025	
Term	Rate as low as*
Up to 120 months	7.49% APR*
2017 - 2019	
Term	Rate as low as*
Up to 120 months	8.49% APR*
2014 - 2016	
Term	Rate as low as*
Up to 120 months	9.49% APR*

Motorcycle & ATV Loans

2023 - 2025	
Term	Rate as low as*
Up to 72 months	6.99% APR*
2019 - 2022	
Term	Rate as low as*
Up to 72 months	7.49% APR*
2017 - 2018	
Term	Rate as low as*
Up to 72 months	8.49% APR*
2016	
Term	Rate as low as*
Up to 72 months	9.49% APR*

HELOCs

Term	Rate as low as*
240 months	6.25% 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	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
High Yield Checking	5.00%	Monthly	Monthly	Monthly (Calendar)	\$10	N/A	N/A	Daily Balance	
Cash Back Checking	N/A	N/A	N/A	N/A	\$10	N/A	N/A	Daily Balance	

Share Accounts

Savings Account Rates										
Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	Account Limitations	
High Yield Savings (Qualifications Met. See Rewards Accounts section)	3.00%	Monthly	Monthly	Monthly (Calendar)	\$10	N/A	N/A	Daily Balance	Account transfer limitations apply. See Account Limitations section.	
High Yield Savings (Qualifications Not Met. See Rewards Accounts section)	0.01%	Monthly	Monthly	Monthly (Calendar)	\$10	N/A	N/A	Daily Balance	Account transfer limitations apply. See Account Limitations section.	
Regular Share	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account transfer limitations apply. See Account Limitations section.	
Teen Share (12-17 years of age)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account transfer limitations apply. See Account Limitations section.	
Student Share (18-21 years of age)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account transfer limitations apply. See Account Limitations section.	
Minor/Custodian Share (0-12 years of age)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account transfer limitations apply. See Account Limitations section.	

Club Account Rates										
Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	Account Limitations	
Christmas Club Share	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account withdrawal limitations apply. See Account Limitations section.	
Vacation Club Share	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account withdrawal limitations apply. See Account Limitations section.	
Parking Share (For VAMC Members Only)	0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$10	N/A	\$50	Daily Balance	Account withdrawal limitations apply. See Account Limitations section.	

Term Shares

Certificates (CDs) Rates										
Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdraws	Renewable
90 Day Super Saver	0.25%	0.25%	Fixed	\$500	At Maturity	At Maturity*	Account's Term	Allowed - \$5 minimum/deposit	Allowed - See Transaction Limitations Section	Automatic
6 Month	2.10%	2.10%	Fixed	\$1,000	At Maturity	At Maturity*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
1 Year	2.45%	2.45%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
2 Year	2.50%	2.50%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
3 Year	2.85%	2.85%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
5 Year	3.05%	3.05%	Fixed	\$1,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic

Jumbo Certificate Rates										
Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdraws	Renewable
2 Year	2.50%	2.50%	Fixed	\$50,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
3 Year	2.85%	2.85%	Fixed	\$50,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
5 Year	3.05%	3.05%	Fixed	\$50,000	Quarterly	Quarterly*	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic

Investment Accounts

Passbook Savings Rates										
Account Type	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	Account Limitations	
Traditional IRA Passbook Savings	0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$25	N/A	\$25	Daily Balance	N/A	
Roth IRA Passbook Savings	0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$25	N/A	\$25	Daily Balance	N/A	
Coverdell Education Passbook Savings	0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$25	N/A	\$25	Daily Balance	N/A	

Money Market Account Rates							
Minimum Balance to Earn the Stated APY	APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Avoid a Service Fee	Balance Method	Account Limitations
\$2,500.00 - \$9,999.99	0.55%	Monthly	Monthly	Monthly (Calendar)	\$2,500	Daily Balance	Account transfer limitations apply. See Account Limitations section.
\$10,000.00 - \$24,999.99	0.60%	Monthly	Monthly	Monthly (Calendar)	\$2,500	Daily Balance	Account transfer limitations apply. See Account Limitations section.
\$25,000.00 - \$49,999.99	0.70%	Monthly	Monthly	Monthly (Calendar)	\$2,500	Daily Balance	Account transfer limitations apply. See Account Limitations section.
\$50,000.00 - \$99,999.99	1.30%	Monthly	Monthly	Monthly (Calendar)	\$2,500	Daily Balance	Account transfer limitations apply. See Account Limitations section.
\$100,000.00 - \$249,999.99	1.30%	Monthly	Monthly	Monthly (Calendar)	\$2,500	Daily Balance	Account transfer limitations apply. See Account Limitations section.
\$250,000.00 or greater	2.75%	Monthly	Monthly	Monthly (Calendar)	\$2,500	Daily Balance	Account transfer limitations apply. See Account Limitations section.