



PO Box 2116  
Newport News, VA 23609-0116  
800-359-7650 or 757-877-2444

# Business Account Disclosure Rate Supplement and Schedule of Fees and Charges

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Business Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE: 1/3/2022

Account Type	VARIABLE RATE			
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	
<input type="checkbox"/> Business Shares(1)	\$100.00 Average Daily Balance required required to earn Dividends	0.05 %	0.05 %	
<input type="checkbox"/> Non-Profit Business Checking(1)		0.05 %	0.05 %	
<input type="checkbox"/> Premier Business Checking(1)		0.05 %	0.05 %	
<input type="checkbox"/> Business Money Market(1)(2)	Less Than \$1,000.00	0.00 %	0.00 %	
	\$1,000.00 - \$2,499.99	0.00 %	0.00 %	
	\$2,500.00 - \$9,999.99	0.10 %	0.10 %	
	\$10,000.00 - \$24,999.99	0.10 %	0.10 %	
	\$25,000.00 - \$74,999.99	0.15 %	0.15 %	
	\$75,000.00 - \$99,999.99	0.25 %	0.25 %	
	\$100,000.00 - \$249,999.99	0.25 %	0.25 %	
	\$250,000.00 & Greater	0.399 %	0.40 %	
FIXED RATE				
Account Type	MINIMUM BALANCE TO OPEN	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Compounding Term Share Certificate(3)	\$ 500	6 month	0.25 %	0.25 %
	\$ 500	12 month	0.40 %	0.40 %
	\$ 500	18 month	0.499 %	0.50 %
	\$ 500	24 month	0.549 %	0.55 %
	\$ 500	36 month	0.549 %	0.55 %
	\$ 500	48 month	0.698 %	0.70 %
	\$ 500	60 month	0.698 %	0.70 %
<input type="checkbox"/> Standard Non-Compounding Term Share Certificate(3)	\$ 500	6 month	0.25 %	0.25 %
	\$ 500	12 month	0.40 %	0.40 %
	\$ 500	18 month	0.499 %	0.50 %
	\$ 500	24 month	0.549 %	0.55 %
	\$ 500	36 month	0.549 %	0.55 %
	\$ 500	48 month	0.698 %	0.70 %
	\$ 500	60 month	0.698 %	0.70 %

Account Type	FIXED RATE (continued)			
	MINIMUM BALANCE TO OPEN	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Jumbo Compounding Term Share Certificate(3)	\$ <u>      </u> N/A	<u>      </u> N/A month	<u>      </u> N/A %	<u>      </u> N/A %
<input type="checkbox"/> Jumbo Non-Compounding Term Share Certificate(3)	\$ <u>      </u> N/A	<u>      </u> N/A month	<u>      </u> N/A %	<u>      </u> N/A %
<input type="checkbox"/> Bump-Up Term Share Certificate(3)	\$ <u>      </u> 5,000	40 month	<u>      </u> 0.50 %	<u>      </u> 0.50 %
<input type="checkbox"/> Bump-Up Non-Compounding Term Share Certificate(3)	\$ <u>      </u> 5,000	40 month	<u>      </u> 0.50 %	<u>      </u> 0.50 %

- (1) For the purposes of this Disclosure, this is a rate and APY as of the last dividend declaration date of **1/3/2022**. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this Disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (757) 877-2444.

## Schedule of Fees and Charges

Checking Account Fees			
Return Check - Insufficient Funds	\$30.00 per item	Uncollected Item	\$15.00 per item
Courtesy Pay - Insufficient Funds Overdraft	\$30.00 per item	Telephone Inquiries/Transactions	\$2.00
ACH Returns - Insufficient Funds	\$30.00 per item	Check Copy Fee	\$5.00 per check
Additional Starter Checks	\$2.00	Account History (1 or more months)	\$3.00
ACH Stop Payments	\$20.00 per item	Certified Letter	\$3.50 per item
Stop Payment	\$20.00 per item	Advantage Business Checking	\$10.00 per month
		Premier Business Checking	\$15.00 per month
Other Service Fees			
Wire Transfer	\$15.00	Close Account Fee	
International Wire Transfer (additional third-party fees may apply)	\$35.00	<i>Checking Account</i>	\$25.00
		<i>Share Account within 90 days</i>	\$5.00
Money Order Fee	\$2.00 per item	Garnishment/Tax Levy	\$50.00
Cashier's Check Fee	\$2.00 per item	Verification of Deposit	\$15.00
Change/Coin Order Fee	\$0.05 per roll	Return Deposit/Loan Payment	\$30.00 per item
Currency Order Fee	\$0.50 per strap	Business Money Market (more than 6	\$10.00
Research Fee	\$20.00 per hour	withdrawals or Transfers per month)	
Foreign Item Fee	\$15.00		
Electronic Funds Transfer Fees			
Foreign ATM Withdrawals	\$1.00	ATM Card Replacement (damaged card)	\$5.00
Foreign ATM Balance Inquiries	\$1.25 each	Lost/Stolen ATM Card	\$5.00
		ATM - Insufficient Funds Overdraft	\$30.00 per item