



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: **11/30/2022**

Account Type	VARIABLE RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Business Shares(1)	\$100.00 Average Daily Balance required to earn Dividends	0.05 %	0.05 %
<input type="checkbox"/> Non-Profit Business Checking(1)	\$1,000.00 Average Daily Balance required to earn Dividends	0.05 %	0.05 %
<input type="checkbox"/> Premier Business Checking(1)	\$2,500.00 Average Daily Balance required to earn Dividends	0.05 %	0.05 %
<input type="checkbox"/> Business Money Market(1)(2)	\$1,000.00 - \$2,499.99	0.00%	0.00 %
	\$2,500.00 - \$9,999.99	0.20%	0.20 %
	\$10,000.00 - \$24,999.99	0.45%	0.45 %
	\$25,000.00 - \$74,999.99	0.548%	0.55 %
	\$75,000.00 - \$99,999.99	0.648%	0.65 %
	\$100,000.00 - \$249,999.99	0.648%	0.65 %
	\$250,000.00 - \$499,999.99	0.995%	1.00 %
	\$500,000.00 - \$999,999.99	1.094%	1.10 %
<input type="checkbox"/> Business Performance Plus Money Market(1)(2)	\$1,000,000.00 and Up	1.440%	1.45 %
	Less Than \$25,000.00	0.00 %	0.00 %
	\$25,000.00 - \$74,999.99	0.747 %	0.75 %
	\$75,000.00 - \$99,999.99	0.846 %	0.85 %
	\$100,000.00 - \$249,999.99	0.846 %	0.85 %
	\$250,000.00 - \$499,999.99	1.193 %	1.20 %
	\$500,000.00 - \$999,999.99	1.981 %	2.00 %
	\$1,000,000 +	2.959 %	3.00 %
Account Type	FIXED RATE		
	MINIMUM BALANCE TO OPEN	TERM	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Compounding Term Share Certificate(3)	\$ 500	6 month	0.25%
	\$ 500	11 month	1.99%
	\$ 500	12 month	0.996%
	\$ 500	18 month	3.698%
	\$ 500	24 month	1.985%
	\$ 500	30 month	2.722%
	\$ 500	36 month	1.990%
	\$ 500	48 month	1.990%
	\$ 500	55 month	1.990%
\$ 500	60 month	1.990%	

Account Type	FIXED RATE (continued)			
	MINIMUM BALANCE TO OPEN	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Standard Non-Compounding Term Share Certificate(3)	\$ 500	6 month	0.25%	0.25%
	\$ 500	11 month	1.99 %	2.00%
	\$ 500	12 month	0.996%	1.00%
	\$ 500	18 month	3.698%	3.75%
	\$ 500	24 month	1.985%	2.00%
	\$ 500	30 month	2.722%	2.75%
	\$ 500	36 month	1.990%	2.00%
	\$ 500	48 month	1.990%	2.00%
	\$ 500	55 month	1.990%	2.00%
	\$ 500	60 month	1.990%	2.00%
<input type="checkbox"/> Jumbo Compounding Term Share Certificate(3)	\$ N/A	N/A month	N/A %	N/A %
<input type="checkbox"/> Jumbo Non-Compounding Term Share Certificate(3)	\$ N/A	N/A month	N/A %	N/A %
<input type="checkbox"/> Bump-Up Term Share Certificate(3)	\$ 5,000	40 month	1.244%	2.00%
<input type="checkbox"/> Bump-Up Non-Compounding Term Share Certificate(3)	\$ 5,000	40 month	1.244%	2.00%

- (1) For the purposes of this Disclosure, this is a rate and APY as of the last dividend declaration date of **11/30/2022**. 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	\$31.00 per item	Uncollected Item	\$29.00 per item
Insufficient Funds Overdraft	\$30.00 per item	Telephone Inquiries/Transactions	\$2.00
ACH Returns - Insufficient Funds	\$31.00 per item	Check Copy Fee	\$5.00 per check
Additional Starter Checks	\$5.00	Account History (1 or more months)	\$3.00
ACH Stop Payments	\$28.00 per item	Certified Letter	\$3.50 per item
Stop Payment	\$28.00 per item	Advantage Business Checking	\$10.00 per month
		Premier Business Checking	\$15.00 per month
Other Service Fees			
Wire Transfer	\$25.00	Close Account Fee	
International Wire Transfer (additional third-party fees may apply)	\$45.00	Checking Account	\$25.00
		Share Account within 90 days	\$5.00
Wire Transfer- Outgoing in Online Banking	\$15.00	Garnishment/Tax Levy	\$50.00
Domestic		Verification of Deposit	\$15.00
Wire Transfer- Incoming	\$10.00	Return Deposit/Loan Payment	\$30.00 per item
Money Order Fee	\$3.00 per item	Business Money Market (more than 6	\$10.00
Cashier's Check Fee	\$5.00 per item	withdrawals or Transfers per month)	
Change/Coin Order Fee	\$0.05 per roll	Check Cashing: Non-Member	\$5.00 per check
Currency Order Fee	\$0.50 per strap	Gift Cards	\$5.00 per item
Research Fee	\$20.00 per hour	Account Research	\$25.00 per hour
Foreign Item Fee	\$15.00	Duplicate IRS Forms	\$5.00 each
Electronic Funds Transfer Fees			
Foreign ATM Withdrawals	\$1.00	ATM Card Replacement (damaged card)	\$5.00
Foreign ATM Balance Inquiries	\$1.00 each	Replacement Card Expedited	\$35.00
		Lost/Stolen ATM Card	\$5.00
		ATM-Insufficient Funds Overdraft	\$30.00 per item