

# Deposit Rates

February 2, 2012

## MEGA Suite of Deposit Accounts

	Minimum Opening Deposit	Minimum Balance to Earn Annual Percentage Yield (APY) <sup>a</sup>	Interest Rate	APY
<b>MEGA CDs<sup>b,c,d</sup></b> 48 months 60 months	\$5,000	\$0.01	1.24% 1.74%	1.25% 1.75%
<b>MEGA Checking<sup>e</sup></b>	\$100	\$0.01	0.40%	0.40%
<b>MEGA Money Market<sup>c,e</sup></b>	\$100	\$1,000,000.00+	0.50%	0.50%
		\$100,000.00 – \$999,999.99	0.40%	0.40%
		\$25,000.00 – \$99,999.99	0.25%	0.25%
		\$0.01 – \$24,999.99	0.20%	0.20%
<b>MEGA Savings<sup>c,e</sup></b>	\$100	\$100,001.00+	0.40%	0.40%
		\$10,000.00 – \$100,000.99	0.35%	0.35%
		\$0.01 – \$9,999.99	0.20%	0.20%

## Certificates of Deposit and Individual Retirement Accounts

CDs and IRAs	Minimum Opening Deposit		Minimum Balance to Earn APY <sup>a</sup>	Interest Rate	APY
	CDs	IRAs			
3 to < 6 months <sup>b</sup>	\$500	\$100	\$0.01	0.15%	0.15%
6 months to < 1 year <sup>b</sup>	\$500	\$100	\$0.01	0.20%	0.20%
1 year < 18 months <sup>b</sup>	\$500	\$100	\$0.01	0.35%	0.35%
18 months to < 2 years <sup>b</sup>	\$500	\$100	\$0.01	0.40%	0.40%
2 years to < 30 months <sup>b</sup>	\$500	\$100	\$0.01	0.50%	0.50%
30 months to < 3 years <sup>b</sup>	\$500	\$100	\$0.01	0.55%	0.55%
3 years to < 4 years <sup>b</sup>	\$500	\$100	\$0.01	0.75%	0.75%
4 years to < 5 years <sup>b</sup>	\$500	\$100	\$0.01	1.00%	1.00%
5 years <sup>b</sup>	\$500	\$100	\$0.01	1.24%	1.25%
12 Month No Penalty CD <sup>f</sup>	\$5,000	–	\$0.01	0.25%	0.25%

## Money Market Accounts

	Minimum Opening Deposit	Minimum Balance to Earn APY <sup>a</sup>	Interest Rate	APY
<b>Money Market<sup>e</sup></b>	\$100	\$50,000.00+	0.20%	0.20%
		\$25,000.00 – \$49,999.99	0.20%	0.20%
		\$0.01 – \$24,999.99	0.20%	0.20%

## Checking Accounts

	Minimum Opening Deposit	Minimum Balance to Earn APY <sup>a</sup>	Interest Rate	APY
<b>Premier Interest Checking<sup>g</sup></b>	\$100	–	0.50%	–
<b>Medallion Checking<sup>e</sup></b>	\$100	\$0.01	0.20%	0.20%
<b>Interest Checking<sup>e</sup> and Business Interest Checking</b>	\$100	\$0.01	0.20%	0.20%

## Savings Accounts

	Minimum Opening Deposit	Minimum Balance to Earn APY <sup>a</sup>	Interest Rate	APY
<b>Savings<sup>e</sup></b>	\$100	\$0.01	0.20%	0.20%
<b>Escrow Manager Savings<sup>h</sup></b>	\$100	\$0.01	0.20%	0.20%
<b>VCBee Savings<sup>i</sup></b>	–	up to \$10,000.00	2.96%	3.00%
		\$10,000.01+	0.50%	0.50%

a) The minimum balance is the minimum amount of the principal in the account each day. APY may be obtained with any positive account balance. However, fees may reduce earnings, where applicable. Minimum opening deposit requirements apply.

b) A penalty may be imposed for early withdrawal. IRA and CDs of \$1 million or more are subject to management approval.

c) Requires a VCB MEGA Checking account. If required checking account is new, opening deposit must be at least \$1,000. For businesses, any VCB Business Checking account would satisfy eligibility for the stated APYs for MEGA Money Market and MEGA Savings accounts.

d) If any other VCB Consumer Checking account with Visa<sup>®</sup> Check Card other than MEGA Checking is opened, the MEGA CD APY for all terms would be 0.10% lower. For businesses, any VCB Business Checking account with Visa Check Card would satisfy eligibility for the stated APYs for MEGA CD.

e) This is a variable rate account. The interest rate and APY may change after account opening. Available to entities eligible to maintain interest bearing accounts and all individuals.

f) Permits one penalty-free withdrawal after the account has been opened for 14 days. Additional withdrawals are subject to standard penalties. CDs of \$1 million or more are subject to management approval.

g) This is a variable rate account. The interest rate may change after account opening. The balances in excess of the amount required to offset fees earn the stated interest rate. Available to eligible entities only. Ask for details.

h) This is a variable rate account. The interest rate and APY may change after account opening. Available to entities eligible to maintain interest bearing accounts. The Escrow Manager Savings account is not available to individuals.

i) This is a variable rate account. The interest rate and APY may change after account opening. Available for children under age 18 and limited to one account per child.

Fees could reduce the earnings on the account. Interest Rates and Annual Percentage Yields are current as of February 2, 2012. For additional information, call (877) VCB-5015. Member FDIC.