Henrico
Federal Credit Union

Savings Rates At A Glance

August 20, 2015

Savings (Share) Accounts

Account Type	Minimum to Open Account	Minimum Balance to Avoid Fees	Minimum Balance to Earn Dividends	Annual Percentage Yield
Share / Savings (S1)[1]	$5	$0	$100 - $499	0.05%
			$500+	0.15%
Club Accounts (S30, S31, S32)	$1	$0	$100 - $499	0.05%
			$500+	0.15%
IRAs (S20, S21, S22, S23, S24)	$100	$100	$100	0.55%

Checking (Share Draft) Accounts

Account Type	Minimum to Open Account	Minimum Balance to Avoid Fees	Minimum Balance to Earn Dividends	Annual Percentage Yield
Basic Checking (S8)	$15	N/A	N/A	0.00%
Select Checking (S9)	$15	$500	$1,000 - $4,999	0.05%
			$5,000+	0.15%
Invest Checking (S10)	$15	$2,500	$2,500 - $9,999	0.15%
			$10,000 - $24,999	0.25%
			$25,000 - $99,999	0.35%
			$100,000+	0.35%

Certificate Accounts

Certificate Term[2]	Minimum to Open Account	Dividend Rate	Annual Percentage Yield
36 Month Certificate (I10, I11, I12)	$5,000	1.09%	1.10%
	$1,000	0.85%	0.85%
	$500	0.60%	0.60%
24 Month Certificate (I7, I8, I9)	$5,000	0.80%	0.80%
	$1,000	0.55%	0.55%
	$500	0.30%	0.30%
12 Month Certificate (I3, I4, I5)	$5,000	0.60%	0.60%
	$1,000	0.35%	0.35%
	$500	0.10%	0.10%
6 Month Certificate (I1, I2, I6)	$5,000	0.35%	0.35%
	$1,000	0.10%	0.10%
	$500	0.05%	0.05%
3 Month Certificate (I13, I14, I15)	$5,000	0.00%	0.00%
	$1,000	0.00%	0.00%
	$500	0.00%	0.00%

All rates are subject to change without notice. Fees can reduce earnings on account. Share account dividends are earned on the entire account balance once the account reaches minimum balance to earn dividends. [1]Minimum balance required to maintain Credit Union Membership. [2]A penalty will be imposed for early withdrawal. Certificate rates are fixed for the term of the account.

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This credit union is federally insured by the National Credit Union Administration.