

Virginia Heritage Consumer Accounts

Accounts	Interest Rate	APY*
VHB Interest Checking (NOW)		
\$.01 and over	0.15%	0.15%
VHB Regular Money Market Account		
\$.01 - \$9,999.99	0.25%	0.25%
\$10,000 and over	0.40%	0.40%
\$25,000 and over	0.50%	0.50%
Signature Savings		
\$.01 and over	0.45%	0.45%
Kids Savings		
\$.01 and over	0.45%	0.45%

Virginia Heritage Bank Certificates of Deposit

Account Term	Interest Rate	APY*
(\$500 minimum to open)		
3 Month	0.35%	0.35%
6 Month	0.35%	0.35%
9 Month	0.50%	0.50%
12 Month	1.00%	1.00%
18 Month	1.14%	1.15%
24 Month	1.19%	1.20%
24 Month No Penalty**	1.09%	1.10%
30 Month	1.24%	1.25%
36 Month	1.49%	1.50%
48 Month	1.74%	1.75%
60 Month	1.98%	2.00%

Individual Retirement Accounts

Account Term	Interest Rate	APY*
(\$500 minimum to open)		
3 Month IRA	0.40%	0.40%
6 Month IRA	0.40%	0.40%
9 Month IRA	0.54%	0.55%
12 Month IRA	1.04%	1.05%
18 Month IRA	1.19%	1.20%
24 Month IRA	1.24%	1.25%
30 Month IRA	1.29%	1.30%
36 Month IRA	1.54%	1.55%
48 Month IRA	1.79%	1.80%
60 Month IRA	2.03%	2.05%
 IRA Savings Account (\$100 minimum to open, variable rate)	 0.45%	 0.45%

Rates are subject to change without notice. Rates are current as of date listed above. Fees may reduce earnings on checking and savings accounts.

Penalty may apply for early withdrawal from CDs and during the first seven business days of a No Penalty CD.

*APY represents the Annual Percentage Yield.

**\$5,000 minimum to open, \$500,000 maximum deposit allowed, with a one time penalty free withdrawal. Additional withdrawals are subject to standard penalties. Limited time offer and is subject to change.

Visit www.VirginiaHeritageBank.com for more information.

Or contact us at 11166 Fairfax Boulevard, Fairfax, VA 22030, 703-359-4100

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