

November 04, 2009

MEGA Suite of Deposit Accounts

	Minimum Opening Deposit	Minimum Balance to Earn Annual Percentage Yield (APY) ^a	Interest Rate	APY
MEGA CDs^{b,c,d} 12-23 months 24-35 months	\$5,000	\$0.01	1.64%	1.65%
			1.99%	2.00%
MEGA Checking^e	\$100	\$0.01	1.49%	1.50%
MEGA Money Market^{c,e}	\$100	\$1,000,000.00+	1.74%	1.75%
		\$100,000.00 – \$999,999.99	1.49%	1.50%
		\$25,000.00 – \$99,999.99	1.49%	1.50%
		\$0.01 – \$24,999.99	0.50%	0.50%
MEGA Savings^{c,e}	\$100	\$100,001.00+	1.59%	1.60%
		\$10,000.00 – \$100,000.99	1.59%	1.60%
		\$0.01 – \$9,999.99	0.50%	0.50%

Certificates of Deposit and Individual Retirement Accounts

CDs and IRAs	Minimum Opening Deposit		Minimum Balance to Earn APY ^a	Interest Rate	APY
	CDs	IRAs			
3 to < 6 months ^b	\$500	—	\$0.01	.60%	.60%
6 months to < 1 year ^b	\$500	\$100	\$0.01	1.00%	1.00%
1 year < 18 months ^b	\$500	\$100	\$0.01	1.39%	1.40%
18 months to < 2 years ^b	\$500	\$100	\$0.01	1.39%	1.40%
2 years to < 30 months ^b	\$500	\$100	\$0.01	1.79%	1.80%
30 months to <3 years ^b	\$500	—	\$0.01	1.79%	1.80%
3 years to < 4 years ^b	\$500	\$100	\$0.01	2.48%	2.50%
4 years to <5 years ^b	\$500	\$100	\$0.01	2.97%	3.00%
5 years ^b	\$500	\$100	\$0.01	3.21%	3.25%
12 Month No Penalty CD ^f	\$5,000	—	\$0.01	1.00%	1.00%

Money Market Accounts

	Minimum Opening Deposit	Minimum Balance to Earn APY ^a	Interest Rate	APY
Money Market^e	\$100	\$50,000.00+	0.50%	0.50%
		\$25,000.00 – \$49,999.99	0.50%	0.50%
		\$0.01 – \$24,999.99	0.25%	0.25%

Checking Accounts

	Minimum Opening Deposit	Minimum Balance to Earn APY ^a	Interest Rate	APY
Medallion Checking^e	\$100	\$0.01	0.75%	0.75%
Interest Checking^e	\$100	\$0.01	0.25%	0.25%

Savings Accounts

	Minimum Opening Deposit	Minimum Balance to Earn APY ^a	Interest Rate	APY
Savings^e	\$100	\$0.01	0.50%	0.50%
Junior Savings^e	–	\$0.01	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[®] 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.

Fees could reduce the earnings on the account. Interest Rates and Annual Percentage Yields are current as of November 04, 2009. For additional information, call **(703) 534-0700**. Member FDIC.