

Be You Any Way You Slice It

Get a Bigger Piece of the Pie when you bank with UVA Community Credit Union.

Earn up to \$500 with account openings!

In celebration of the opening of our new Culpeper branch, you could earn up to \$500 and enjoy great rates on some of our most popular products at any of our qualifying branch locations.*

Earn \$100 for opening a Full Service Account (Checking + Savings + Debit Card) with qualifying transactions¹

Earn an additional \$200 for an Auto Loan and enjoy rates as low as 2.99% APR². Apply Now!

Get rates up to 3.0% APY on Savings Certificates³

Earn another \$200 when you finance a Home Equity Line or Loan and enjoy low rates + No Closing Costs⁴. Apply Now!

Open a Business Checking Account and get your first order of checks free⁵

Get Your Piece of the Pie today! To take advantage of any of these offers, visit us at our Culpeper Meadowbrook, Orange, Blackwell Road, or Vint Hill branch locations.

Hurry! Offer good from June 4 through August 31, 2018.

[Branch Locator](#)

Make an Appointment:

[888-887-9136](tel:888-887-9136)

The fine print:

*To be eligible for these offers UVA Community Credit Union account and loans must be opened at any of our Northern Region branches (Culpeper Meadowbrook, Orange, Blackwell Road, and Vint Hill) during the promotional period of June 4 through August 31, 2018. Membership eligibility required.

¹Full Service Account:

Offer valid for new UVA Community Credit Union (Credit Union) members between June 4, 2018 and August 31, 2018. A Full Service Account is defined as a Credit Union Savings and Checking Account with Debit Card. Cash reward offer available to eligible new Full Service Account members with at least two recurring qualifying direct deposits totaling \$1,000 or more into the new Full Service Account within 90 days of account opening, OR ten signature based qualifying PIN Point of Sale or signature-based purchases, at any retailer using your Credit Union Debit Card linked to your new Full Service Account within 90 days of account opening.

Qualifying direct deposits are recurring electronic deposits of your paycheck, pension, or government benefits (such as Social Security) from your Employer or the Government. Person-to-Person and bank transfers between your Credit Union accounts or accounts you have at other financial institutions or brokerage firms do not qualify.

Minimum account opening deposit for a Full Service Account is \$45 (including a one-time \$5 membership fee). Our Savings Account's current Annual Percentage Yield (APY) is 0.15% and the minimum account balance to obtain the APY is \$100. Our Checking Account's current APY is 0.05% for balances from \$0 to \$749, 0.01%-0.02% for balances from \$750 to \$1,999, and 0.02%-0.05% for balances \$2,000+. APYs are accurate as of June 4, 2018 and are subject to change at any time. Fees may reduce your earnings.

Once the membership, Chex System, and promotional offer requirements are met, the cash reward will be credited into the new Savings Account approximately 90 days from account opening. Account must remain open, active, in good standing, and in the same Full Service Account through the promotional period to receive the reward. Cash reward may be reported as taxable income to the IRS on a 1099-MISC. Offer may be withdrawn at any time and is subject to change. One Full Service Account cash reward per member. Credit Union employees and board members are not eligible.

²Auto Loan:

Offer valid for a new or refinanced Auto Loan with a qualifying Full Service Account¹ opened during the promotional period. Loan application must be received between June 4 and August 31, 2018 and funds must be advanced within 90 days of loan approval to be eligible for offer. Offer excludes indirect loans. Auto Loan must be \$15,000 or greater.

Annual Percentage Rate (APR) with qualifying credit may vary based on credit history and model year of vehicle. All loans subject to normal credit approval. See Credit Union for details. Non-commercial vehicles only. Not all applicants will qualify for the lowest rate, currently 2.99%APR which includes a 0.25% reduction for auto pay. Loans without auto pay will be 0.25% higher.

The applicable cash reward will be credited to the new Savings Account approximately 90 days after the Auto Loan has been funded and all other qualifications have been met. Cash reward may be reported as taxable income to the IRS on a 1099-MISC. Offer may be withdrawn at any time and is subject to change. Offer cannot be combined with any other auto loan promotional offer. Credit Union employees and board members are not eligible.

³Savings Certificate:

APY = Annual Percentage Yield. Rates accurate as of June 4, 2018 and are subject to change without notice. Early withdrawal fee may apply. Fees may reduce earnings. Funds must be new to UVA Community Credit Union. Other special rate terms are available. Minimum opening balance of \$500 and maximum deposit of \$250,000 only. Rate offer valid with a new or existing Credit Union Full Service Account¹. Without a Full Service Account¹, rate is reduced by 0.50% APY. Membership eligibility required.

Member may have more than one special rate Savings Certificate, however, total deposits in these Certificates may not exceed \$250,000. Fees may reduce earnings. Certificates maturing during the promotional period will not automatically renew to the promotional rate.

⁴Home Equity Line or Loan:

Cash reward offer valid on new or refinanced Home Equity Lines of Credit or Home Equity Fixed Rate Loans with a qualifying Full Service Account¹ opened during the promotional period. Members with existing Credit Union Home Equity Lines of Credit or Loans are not eligible for this offer. Loan application must be received between June 4 and August 31, 2018 and loan funds must be advanced within 90 days of loan approval to be eligible for offer. Line of Credit or Loan must be a minimum of \$30,000 to qualify for cash reward offer and to qualify for no closing costs. If Home Equity Line or Loan is closed within two years of inception date the borrower must repay closing costs.

The applicable cash reward will be credited to the new Credit Union Savings account approximately 90 days after the Home Equity Line or Home Equity Loan closes with the Credit Union, and all other qualifications have been met. Cash reward may be reported as taxable income to the IRS on a 1099-MISC. Offer may be withdrawn at any time and is subject to change. Offer cannot be combined with any other Home Equity Line and Loan cash reward promotional offer. Credit Union employees and board members are not eligible.

Offer valid for a limited time. As of 7/1/18 PRIME is 5.00% APR. These rates may vary and are indexed to the Prime Rate as published in the Money Rates section of The Wall Street Journal. Maximum APR is 18% APR. The variable APR and minimum payment can change monthly. Maximum loan amount is \$200,000 and loan to value must be 80% or less. Not all applicants will qualify for this rate. Insurance on home used as collateral is required. Primary residence only, excluding manufactured homes.

No closing costs for new home equity loans and lines \$30,000 and more. Average closing costs range from \$1,200-\$1,500 for \$30,000 borrowed. Some restrictions may apply, contact the credit union for details. Offer not valid on existing UVACCU Home Equity Lines of Credit. Offer may be discontinued at any time without notice.

⁵ Business Checking Accounts:

Membership eligibility required. Economy Business Account holders provided a credit up to \$45 to use for first order of checks; up to \$135 for Business Plus and Analysis Account holders. Other restrictions may apply. Offer available for new business checking accounts opened between June 4 – August 31, 2018 at the Culpeper Meadowbrook, Orange, Blackwell Road, and Vint Hill branches.

Federally insured by NCUA. Equal Housing Opportunity Lender. NMLS#302946.