



Rate Sheet

Current as of November 6, 2018

| Account Type | Minimum Deposit to Open Account | Minimum Balance ¹⁻ to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ²⁻ |
|---|---------------------------------|---|---|---------------------------------------|
| Current Promotions | | | | |
| 37 Month CD | \$500.00 | \$500.00 | 13 Months Fixed - 2.50% 24 Months Variable - WSJ Prime Minus 3.00% | 2.53% |
| 37 Month IRA³⁻ | \$500.00 | \$500.00 | 13 Months Fixed - 2.50% 24 Months Variable - WSJ Prime Minus 3.00% | 2.53% |
| The interest rate will never be lower than 2.50%. | | | | |
| 39 Month Prime Flex CD | \$500.00 | \$500.00 | 13 Months Fixed - 2.75% 26 Months Variable - WSJ Prime Minus 2.75% | 2.78% |
| 39 Month Prime Flex IRA³⁻ | \$500.00 | \$500.00 | 13 Months Fixed - 2.75% 26 Months Variable - WSJ Prime Minus 2.75% | 2.78% |
| The interest rate will never be lower than 2.75%. | | | | |
| 47 Month Prime Flex CD | \$500.00 | \$500.00 | 13 Months Fixed - 3.00% 34 Months Variable - WSJ Prime Minus 2.50% | 3.03% |
| 47 Month Prime Flex IRA³⁻ | \$500.00 | \$500.00 | 13 Months Fixed - 3.00% 34 Months Variable - WSJ Prime Minus 2.50% | 3.03% |
| The interest rate will never be lower than 3.00%. | | | | |

Disclosure of Terms

- Daily Balance (the amount of principal in the account each day)
 - Annual Percentage Yield accurate as of **November 6, 2018**. Rates are subject to change.
 - Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 ½. Please consider speaking to a tax professional before making withdrawals from your IRA.
- These are variable rate products. After the introductory fixed rate period, the interest rate will move up or down when the Wall Street Journal (WSJ) Prime rate adjust.
- Interest accrues daily and credited quarterly.
- If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.
- Maximum opening deposit is \$1,000,000.00.
- Fees may reduce earnings.

Contact the bank at 571-299-6942 for additional information.



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Current as of November 6, 2018

| Account Type | Minimum Deposit to Open Account | Minimum Balance ¹⁻ to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ²⁻ |
|---|---------------------------------|---|-----------------|---------------------------------------|
| Certificates of Deposit | | | | |
| 3 Month CD | \$500.00 | \$500.00 | 0.93% | 0.93% |
| 6 Month CD | \$500.00 | \$500.00 | 1.035% | 1.04% |
| 12 Month CD | \$500.00 | \$500.00 | 1.224% | 1.23% |
| 18 Month CD | \$500.00 | \$500.00 | 1.323% | 1.33% |
| 24 Month CD | \$500.00 | \$500.00 | 1.422% | 1.43% |
| 36 Month CD | \$500.00 | \$500.00 | 1.571% | 1.58% |
| 48 Month CD | \$500.00 | \$500.00 | 1.67% | 1.68% |
| 60 Month CD | \$500.00 | \$500.00 | 1.877% | 1.89% |
| Individual Retirement Accounts ³⁻ | | | | |
| 12 Month IRA | \$500.00 | \$500.00 | 1.224% | 1.23% |
| 18 Month IRA | \$500.00 | \$500.00 | 1.323% | 1.33% |
| 24 Month IRA | \$500.00 | \$500.00 | 1.422% | 1.43% |
| 36 Month IRA | \$500.00 | \$500.00 | 1.571% | 1.58% |
| 48 Month IRA | \$500.00 | \$500.00 | 1.670% | 1.68% |
| 60 Month IRA | \$500.00 | \$500.00 | 1.877% | 1.89% |
| Dominion Savings IRA | \$100.00 | \$0.01- \$9,999.99 \$10,000.00 and Above | 0.30% 0.50% | 0.30% 0.50% |
| Prime Money Market IRA ⁴⁻ | \$10,000.00 | \$0.01- \$5,000,000 \$5,000,000.01 and Above | 1.825% 0.25% | 1.84% 0.25% |

Disclosure of Terms

- Daily Balance (the amount of principal in the account each day)
- Annual Percentage Yield accurate as of **November 6, 2018**. Rates are subject to change.
- Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 ½. Please consider speaking to a tax professional before making withdrawals from your IRA.
- This is a variable rate product when the balance is \$0.01-\$5,000,000.00. The interest rate will move up or down 1/2 (half) of the WSJ Prime rate variance when the Prime rate adjusts.
Interest accrues daily and credited in accordance with product statement cycle.
If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.
Fees may reduce earnings.

Contact the bank at 571-299-6942 for additional information.



Rate Sheet

Current as of November 6, 2018

| Account Type | Minimum Deposit to Open Account | Minimum Balance ^{5.} to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ^{6.} |
|---|---------------------------------|---|---------------|---------------------------------------|
| Personal Accounts | | | | |
| Personal Interest Checking | \$100.00 | \$0.01- \$1,499.99 | 0.10% | 0.10% |
| | | \$1,500.00- \$2,499.99 | 0.15% | 0.15% |
| | | \$2,500.00 and Above | 0.20% | 0.20% |
| 24/7 Checking | \$250.00 | \$0.01- \$10,000.00 | 0.30% | 0.30% |
| | | \$10,000.01 and Above | 0.60% | 0.60% |
| Personal Money Market | \$1,000.00 | \$0.01- \$49,999.99 | 0.25% | 0.25% |
| | | \$50,000.00- \$99,999.99 | 0.40% | 0.40% |
| | | \$100,000.00- \$249,999.99 | 0.60% | 0.60% |
| | | \$250,000.00 and Above | 0.85% | 0.85% |
| Prime Personal Money Market ^{7.} | \$10,000.00 | \$0.01- \$5,000,000 | 1.825% | 1.84% |
| | | \$5,000,000.01 and Above | 0.25% | 0.25% |
| Personal Savings | \$100.00 | \$0.01- \$9,999.99 | 0.30% | 0.30% |
| | | \$10,000.01 and Above | 0.50% | 0.50% |
| Youth Savings | \$10.00 | \$0.01- \$10,000.00 | 0.80% | 0.80% |
| | | \$10,000.01 and Above | 0.50% | 0.50% |
| Health Savings | \$100.00 | \$0.01 and Above | 0.30% | 0.30% |
| Business Accounts | | | | |
| Business Interest Checking | \$50,000.00 | \$0.01- \$49,999.99 | 0.00% | 0.00% |
| | | \$50,000.00- \$100,000.00 | 0.20% | 0.20% |
| | | \$100,000.01 and Above | 0.30% | 0.30% |
| IOLTA Checking | \$100.00 | \$0.01 and Above | 0.30% | 0.30% |
| Business Money Market | \$2,500.00 | \$0.01- \$49,999.99 | 0.25% | 0.25% |
| | | \$50,000- \$99,999.99 | 0.40% | 0.40% |
| | | \$100,000.00- \$249,999.99 | 0.60% | 0.60% |
| | | \$250,000.00 and Above | 0.85% | 0.85% |
| Business Prime Money Market ^{8.} | \$10,000.00 | \$0.01- \$10,000,000.00 | 1.825% | 1.84% |
| | | \$10,000,000.01 and Above | 0.25% | 0.25% |
| Business Savings | \$500.00 | \$0.01- \$9,999.99 | 0.15% | 0.15% |
| | | \$10,000.00 and Above | 0.25% | 0.25% |

Disclosure of Terms

5. Daily Balance (the amount of principal in the account each day)

6. Annual Percentage Yield accurate as of **November 6, 2018**. Rates subject to change after account opening.

7. This is a variable rate product when the balance is \$0.01-\$5,000,000.00. The interest rate will move up or down 1/2 half of the WSJ Prime rate variance when the Prime rate adjusts.

8. This is a variable rate product when the balance is \$0.01-\$10,000,000.00. The interest rate will move up or down 1/2 half of the WSJ Prime rate variance when the Prime rate adjusts.

Interest accrues daily and credited in accordance with product statement cycle.

Fees may reduce earnings

Contact the bank at 571-299-6942 for additional information.