



COMMUNITY CREDIT UNION

As Of 11/01/2009

# BUSINESS DEPOSIT RATES

BUSINESS CHECKING ACCOUNTS	Dividend/Interest Rate	Annual Percentage Yield	Minimum Balance to Earn APY	Dividends/Interest Compounded	Dividends/Interest Credited	Minimum Opening Balance	Monthly Service Fee
<b>Business Interest Checking</b>	0.10%	0.10%	\$1,000	Monthly	Monthly	\$100.00	None
<b>Business Progressive Checking</b>	0.35% 0.65% 0.75% 0.85%	0.35% 0.65% 0.75% 0.85%	\$5,000 \$10,000 \$25,000 \$50,000	Monthly	Monthly	\$100.00	\$10.00 <sup>1</sup>

<sup>1</sup> Service Fee waived if a \$5,000 average daily balance is maintained.

BUSINESS SAVINGS ACCOUNTS	Dividend/Interest Rate	Annual Percentage Yield	Minimum Balance to Earn APY	Dividends/Interest Compounded	Dividends/Interest Credited	Minimum Opening Balance	Monthly Service Fee
<b>Business Shares</b>	0.25%	0.25%	\$5.00	Monthly	Monthly	\$5.00	None
<b>Holiday &amp; Tax</b>	0.50%	0.50%	\$5.00	Daily	Monthly	None	None
<b>Money Market</b>	0.25% 0.35% 0.40% 0.50% 0.60% 0.70%	0.25% 0.35% 0.40% 0.50% 0.60% 0.70%	\$0.00 \$2,500 \$10,000 \$25,000 \$50,000 \$100,000	Daily	Monthly	\$2,500	None
<b>Guaranteed Money Market</b>	Dividend/Interest Rate (first 6 months)	Annual Percentage Yield	Combined APY (6 mths GMMMA rate, 6 mths MMA rate)	Minimum Balance to Earn APY	Dividends/Interest Compounded & Credited	Minimum Opening Balance	Monthly Service Fee
	0.25%	0.25%	0.25%	\$0.00	Compounded Daily, Credited Monthly	\$25,000	\$10.00 <sup>2</sup>
	0.25%	0.25%	0.30%	\$2,500			
	0.25%	0.25%	0.33%	\$10,000			
	0.75%	0.75%	0.63%	\$25,000			
	0.75%	0.75%	0.68%	\$50,000			
	0.75%	0.75%	0.73%	\$100,000			

<sup>2</sup> Service Fee waived if a \$25,000 average daily balance is maintained.

REWARDS SAVINGS	Interest Rate	Annual Percentage Yield	Interest Compounded & Credited	Minimum Balance to Earn APY	Minimum Opening Balance	Monthly Service Fee
If ALL requirements <sup>3</sup> are not met	0.25%	0.25%	Monthly	\$0.00	None	\$0.00
<b>Tier 1</b> - If daily balance is \$2,500	1.00%	1.00%				
<b>Tier 2</b> - If daily balance is greater than \$2,500 <sup>3</sup>	0.25% (applies to portion of balance over \$2,500)	Ranges from 1.00% to 0.63% (depending on)				

<sup>3</sup> To earn the Rewards Savings rate of 1.00% APY on balances up to and including \$2,500, you must sign up for and receive e-Statements, otherwise you will earn 0.25% APY on the entire Rewards Savings balance. If your daily balance is greater than \$2,500, your APY will range from 1.00% to 0.63% depending on the balance of your account. The APY range for Rate Tier 2 assumes a minimum balance of \$2,500.01 and a maximum balance of \$5,000.00. Limited to one account per membership.

BUSINESS CD ACCOUNTS	Term	Minimum Opening Balance/Minimum Balance to Earn APY	Dividend/Interest Rate	Annual Percentage Yield	Dividend/ Interest Compounded	Dividend/ Interest Credited
<b>Certificates of Deposit</b>	6 Month	\$500	0.80%	0.80%	Daily	Monthly
	12 Month	\$500	1.24%	1.25%	Daily	Monthly
	24 Month	\$500	1.73%	1.75%	Daily	Monthly

This Rate Sheet describes certain conditions, rates and fees applicable to the Credit Union at this time. The Credit Union may offer other rates and amend the conditions or fees from time to time. All interest rates and yields are determined by us and are effective as of the date indicated above. Savings and Checking account rates are variable and may change at any time. Account Fees may reduce earnings. Each Account holder agrees to the terms stated in this Rate Sheet and acknowledges that it is part of the Truth in Savings Disclosures/Fee Schedule and the Business Membership & Account Agreement. This Credit Union is federally insured by the National Credit Union Administration.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U. S. Government Agency

BANKING UNBOUND

## TRUTH IN SAVINGS DISCLOSURE

1. **Rate Information** - The Interest/Dividend Rate and Annual Percentage Yield on your deposit accounts are stated on the Business Deposit Rate Sheet and may change at any time as determined by us. For all Certificates of Deposit, the Interest Rate and APY are fixed and will be in effect for the term of the Account. The APY is a percentage rate that reflects the total amount of interest/dividends to be paid on an account based on the interest/dividend rate and frequency of compounding for an annual period. The APY is based on the assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. For Money Market account balances of \$2,500 or more, the Interest Rate and APY are tied as stated on the Rate Sheet and, once you meet the applicable balance requirement, will apply to all funds in the account. For account balances below \$2,500, the Dividend Rate and APY stated for Business Shares will apply to the entire balance. The Guaranteed Money Market account requires a \$25,000 minimum balance to open the account and to earn the promotional APY. The promotional APY is guaranteed for six months from the date of account opening. If your balance falls below \$25,000 during the promotional period, your rate will change to the current APY earned for Regular Shares. After the six month promotional period ends, the account will convert to a Money Market Account with variable rates and APYs based on the account balance as described on the Rate Sheet. For Rewards Savings, to earn the Tier 1 or 2 Rates and APYs, you must sign up for and receive e-Statements. If requirements are not met, you will earn the disclosed Rate and APY on your savings balance for that statement cycle. Rewards Savings accounts are limited to one account per membership.
2. **Nature of Dividends** - Dividends on Business Shares are based upon the Credit Union's current income and available earnings after transfers for required reserves at the end of a dividend period. The Dividend Rate and APY stated on the Rate Sheet reflect the earnings the Credit Union anticipates having available for distribution.
3. **Compounding and Crediting** - The Rate Sheet describes the time frames for compounding and crediting interest/dividends.
4. **Balance Information** - The minimum balance required to open each account and earn the APY is stated on the Rate Sheet. For all accounts, interest/dividends are calculated by the daily balance method, which applies a daily periodic rate to the full amount of principal in the account each day. The Guaranteed Money Market service fee is waived when you maintain a \$25,000 average daily balance in your Guaranteed Money Market account. After the six month promotional period described above, the Guaranteed Money Market account will convert to a regular Money Market Account which has no monthly service fee.
5. **Accrual of Interest/Dividends** - Interest/Dividends will begin to accrue on cash deposits and on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
6. **Transaction Limitations** - For Holiday and Tax accounts, any withdrawal made outside of a "window period" may be assessed an early withdrawal penalty. Window periods are between March 15 and April 30 and between November 1 and December 15 of each calendar year and may change at any time. Also, we may impose a fee if you withdraw principal after the first seven days of opening your account. At our option, we may pay the account before maturity without imposing an early withdrawal fee. For Certificates of Deposit, if the account falls below the minimum balance, it will be closed and the remaining funds will be transferred to your Business Shares account.
7. **Transfer Limitations** - For Business Shares, Money Market, and Guaranteed Money Market accounts, you may make up to six preauthorized, automatic, overdraft, or telephone (including Telephone Teller and Online Banking) transfers from this account per month; of the six, no more than three transfers may be made to a third party by check or debit card purchase. A preauthorized transfer includes any arrangement with the credit union to pay a third party from your account upon written or oral orders (such as your automobile insurance company or health club), including orders received through the Automated Clearing House (ACH). There is no limit on the number of transactions you may make to another credit union account or withdrawals when such transfer or withdrawal is initiated in person, by mail or at an ATM. If a transfer request would exceed the transfer limitations set forth above, the credit union may refuse or reverse the transfer, or your checks may be returned.
8. **Deposit Reclassification** - Your checking and savings account shall consist of two subaccounts: (1) a transaction subaccount and (2) a non-transaction subaccount. We shall distribute your funds between these accounts in accordance with our deposit reclassification policy (which may be changed from time to time at our discretion without further notice to you). All of your account transactions will be posted to the transaction subaccount. The balances in the non-transaction subaccount will be transferred to the transaction subaccount as needed to meet your transactional needs in accordance with Federal Regulatory requirements. This process does not adversely impact your access to your funds held in either account. These subaccounts will be treated as a single account for purposes of deposits and withdrawals, access and information, statement reporting, and any fees or charges. There are no separate or additional balance requirements, fees, or charges associated with the creation of these subaccounts. If your account is a non-interest bearing account, neither the transaction subaccount nor the non-transaction subaccount will receive any interest. If your account is an interest-bearing account, both the transaction subaccount and the non-transaction subaccount will receive the same interest rate at all times, and your periodic statement will reflect a single blended Annual Percentage Yield ("APY") and APY Earned.
9. **Maturity** - Your account will mature on the maturity date stated on your Certificate of Deposit Receipt.
10. **Early Withdrawal Penalty** - For Certificates of Deposit, we may impose a penalty if you withdraw any of the principal before the maturity date.
  - a. Amount of Penalty. For Certificates of Deposit, the early withdrawal penalty amount is based on the following schedule:
    - i. 12 months term or less: 30 days interest on the withdrawn amount
    - ii. More than 12 months term: 90 days interest on the withdrawn amount
  - b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the Interest Rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.
  - c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
    - i. when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
    - ii. when an IRA account owner dies, reaches 70 and a half, becomes disabled or elects to take prearranged periodic payments.
11. **Renewal Policy** - Unless otherwise disclosed on your Certificate of Deposit Receipt, all Certificate of Deposit accounts are automatically renewable to interest rates in effect at the time of maturity for that applicable term. Renewable accounts have a grace period of five (5) business days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty.
12. **Nontransferable/Nonnegotiable** - All accounts are nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except with the Credit Union.

Revised 10/01/09

## FEE SCHEDULE

### Business Interest Checking

Checks Deposited: First 50 items free per month; 15¢ each thereafter  
 Checks Cleared: First 50 items free per month; 15¢ each thereafter

### Business Progressive Checking

Checks Deposited: First 200 items free per month; 15¢ each thereafter  
 Checks Cleared: First 200 items free per month; 15¢ each thereafter

#### General Membership Service

Photocopy of Check	\$ 1.00 per check
Statement Copy	\$ 3.00 per statement
Returned Mail	\$ 5.00
Postal Address Change	\$ 5.00
Inactive Account Fee <sup>1</sup>	\$ 10.00 per month
Cashier's Check	\$ 5.00 (One free check daily)
Garnishments/ Tax Liens	\$ 25.00
Reconcile/Research Fee	\$ 25.00 per hour
Online Banking and Bill Pay	FREE

#### Safe Deposit Box

3 x 5 Box	\$ 25.00 per year
5 x 5 Box	\$ 35.00 per year
3 x 10 Box	\$ 40.00 per year
5 x 10 Box	\$ 55.00 per year
10 x 10 Box	\$ 90.00 per year
Key Deposit	\$ 15.00
Key Duplication	\$ 15.00
Drilling Box	\$ 20.00 + Locksmith Charge

#### Accounting Services

Currency Counting	0.20% (first \$20,000 free per month)
Cash and Coin Purchases	Fee varies based on order
Incoming Wire	No Charge
Outgoing Wire	\$ 10.00
International Wire	\$ 35.00
Holiday & Tax Early Withdrawal	\$ 10.00
Check Returned	\$ 25.00
Check Returned - two party	\$ 5.00
Stop Payment CU Issued Check	\$ 20.00
International Items/Services	Pass thru Costs

#### Checking Services

Stop Payment - ACH, Check, Bill Pay	\$ 25.00
Overdraft Transfer	\$ 5.00 per transfer
NSF Item Paid - Check, VISA Debit, ACH	\$ 25.00
NSF Item Returned - Check, VISA Debit, ACH	\$ 25.00
Item Paid - Funds Unavailable	\$ 25.00
Item Returned - Funds Unavailable	\$ 25.00
Guaranteed Money Market	\$ 10.00 per month
Check Printing	Varies on check style
Closure - Involuntary	\$ 20.00
(\$15.00 refunded if unused checks returned)	

#### Visa / ATM /Shared Branch

ATM Transaction <sup>2</sup>	Free and Unlimited
Visa Draft Copy	\$ 5.00-10.00 per item
Visa / ATM Card Replaced	\$ 5.00 per card
Blocked Card - Pickup Fee	\$ 15.00-65.00
Visa Overlimit	\$ 25.00
Custom PIN Request	\$ 5.00
Foreign Currency Conversion (ISA)	1% of transaction amount
Foreign Transaction	1% of transaction amount
Shared Branch - Deposited Items	First 10 items free daily; 17¢ per check if eleven or more

#### Fees effective July 1, 2008, and are subject to change

<sup>1</sup>For accounts with no activity in 12 months and a balance less than \$100

<sup>2</sup>Fee may be assessed by non-Rivermark ATM