

Business Accounts

Effective April 1, 2025



	Amount	Interest Rate	Annual Percentage Yield (APY)	Features and Conditions:
Business Savings Minimum Opening Deposit: \$5	\$0.01 or more	0.05%	0.05%	Business share account.
Business Money Market Minimum Opening Deposit: \$2,500	\$0.01–\$9,999.99 \$10,000–\$24,999.99 \$25,000–\$99,999.99 \$100,000–\$249,999.99 \$250,000 or more	0.05% 0.20% 0.30% 0.50% 0.50%	0.05% 0.20% 0.30% 0.50% 0.50%	Earn Money Market rates and have convenient access to your account. The interest rate increases as your balance increases. Once a balance range is met, the interest rate for that balance range applies to the entire account.
Business Checking Minimum Opening Deposit: \$100	\$0.01–\$2,499.99 \$2,500–\$24,999.99 \$25,000–\$49,999.99 \$50,000 or more	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%	First 250 items free per month, \$0.20 per thereafter. Cash deposits: First \$2,500 free, \$0.15 per \$100 thereafter. Cash orders: \$0.20 per strap or roll.
Business Checking Plus Minimum Opening Deposit: \$100	\$0.01 - \$3000 \$3,000.01 - \$25,000 \$25,000.01 - \$250,000 \$250,000.01 or more	0.05% 0.05% 0.15% 0.25%	0.05% 0.05% 0.15% 0.25%	\$15 monthly fee waived with \$5,000 avg daily balance. First 500 items free per month, \$0.15 per thereafter. Cash deposits: First \$10,000 free, \$0.15 per \$100 thereafter. Cash orders: \$0.20 per strap or roll.
Business High Yield Money Market Minimum Opening Deposit: \$10,000	\$0.01–\$9,999.99 \$10,000 or more	0.05% 3.69%	0.05% 3.75%	Funds must come from an institution other than Rivermark Available to business members only.

APY—Annual Percentage Yield. All interest rates are accurate as of the date of this rate sheet and are subject to change without notice. Rates may change after account opening.

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	Amount	Interest Rate	Annual Percentage Yield (APY)
6 Month Certificate	\$0.01 – \$49,999.99	1.69%	1.70%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	1.69%	1.70%
	\$100,000 or more	1.69%	1.70%
12 Month Certificate	\$0.01 – \$49,999.99	1.98%	2.00%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	1.98%	2.00%
	\$100,000 or more	1.98%	2.00%
24 Month Certificate	\$0.01 – \$49,999.99	2.08%	2.10%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	2.08%	2.10%
	\$100,000 or more	2.08%	2.10%
36 Month Certificate	\$0.01 – \$49,999.99	2.18%	2.20%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	2.18%	2.20%
	\$100,000 or more	2.18%	2.20%
48 Month Certificate	\$0.01 – \$49,999.99	2.28%	2.30%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	2.28%	2.30%
	\$100,000 or more	2.28%	2.30%
60 Month Certificate	\$0.01 – \$49,999.99	2.33%	2.35%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	2.33%	2.35%
	\$100,000 or more	2.33%	2.35%

Promotional Offers

9 Month Promo Certificate	\$500 – \$49,999.99	3.69%	3.75%
Minimum Deposit: \$500	\$50,000 – \$99,999.99	3.69%	3.75%
	\$100,000 or more	3.69%	3.75%

Note: Add-To feature is not available on the Business Certificates of Deposit.

For all Certificate accounts there may be a penalty for early withdrawal. APY assumes that all interest will remain on deposit until maturity, a withdrawal will reduce earnings. \$500 minimum deposit to open certificates. Cannot add funds to business certificates after account opening.

