

Business Accounts

Effective March 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	0.05%	0.05%	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.
	\$10,000–\$24,999.99	0.20%	0.20%	
	\$25,000–\$99,999.99	0.30%	0.30%	
	\$100,000–\$249,999.99	0.50%	0.50%	
	\$250,000 or more	0.50%	0.50%	
Business Checking Minimum Opening Deposit: \$100	\$0.01–\$2,499.99	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.
	\$2,500–\$24,999.99	0.05%	0.05%	
	\$25,000–\$49,999.99	0.05%	0.05%	
	\$50,000 or more	0.05%	0.05%	
Business Checking Plus Minimum Opening Deposit: \$100	\$0.01 - \$3000	0.05%	0.05%	\$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.
	\$3,000.01 - \$25,000	0.05%	0.05%	
	\$25,000.01 - \$250,000	0.15%	0.15%	
	\$250,000.01 or more	0.25%	0.25%	
Business High Yield Money Market Minimum Opening Deposit: \$10,000	\$0.01–\$9,999.99	0.05%	0.05%	Funds must come from an institution other than Rivermark Available to business members only.
	\$10,000 or more	3.69%	3.75%	

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 Minimum Deposit: \$500	\$0.01 - \$49,999.99	1.69%	1.70%
	\$50,000 - \$99,999.99	1.69%	1.70%
	\$100,000 or more	1.69%	1.70%
12 Month Certificate Minimum Deposit: \$500	\$0.01 - \$49,999.99	1.98%	2.00%
	\$50,000 - \$99,999.99	1.98%	2.00%
	\$100,000 or more	1.98%	2.00%
24 Month Certificate Minimum Deposit: \$500	\$0.01 - \$49,999.99	2.08%	2.10%
	\$50,000 - \$99,999.99	2.08%	2.10%
	\$100,000 or more	2.08%	2.10%
36 Month Certificate Minimum Deposit: \$500	\$0.01 - \$49,999.99	2.18%	2.20%
	\$50,000 - \$99,999.99	2.18%	2.20%
	\$100,000 or more	2.18%	2.20%
48 Month Certificate Minimum Deposit: \$500	\$0.01 - \$49,999.99	2.28%	2.30%
	\$50,000 - \$99,999.99	2.28%	2.30%
	\$100,000 or more	2.28%	2.30%
60 Month Certificate Minimum Deposit: \$500	\$0.01 - \$49,999.99	2.33%	2.35%
	\$50,000 - \$99,999.99	2.33%	2.35%
	\$100,000 or more	2.33%	2.35%

Promotional Offers

9 Month Promo Certificate Minimum Deposit: \$500	\$500 - \$49,999.99	3.69%	3.75%
	\$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.

