

# Retired Deposit Product Rate Sheet – Products Not Available for New Accounts Openings

Effective March 1, 2025



Product	RMK/ ADV	Input Code(s)	Minimum Balance to Open	Rate Tiers	Term	Rate	APY
<b>New Member Savings<sup>1</sup></b> 15-month term then converts to Savings	RMK	NM	NA	\$0.01 - \$100,000.00  \$100,000.01 +	NA	First 12-months: 4.89% Second 12-months: 4.89% (3-months); then 0.05% (9-Months)  First 12-months: 0.05% Second 12-months: 0.05%	Balances of \$100,000.00 and less: 5.00% - 1.27% <sup>1</sup>  Balances greater than \$100,000.00:  5.00% - 4.55% 1.27% - 1.18%
<b>New Member Savings<sup>2</sup></b>	RMK	NS	NA	\$0.01 - \$100,000.00 \$100,000.01 +	NA	3.69% 0.05%	3.75% 3.75% - 3.42%
<b>Reward Savings<sup>3</sup></b>	RMK	RW	\$5.00	\$0.01 - \$2,500.00 \$2,500.01 + Non-Qualified	NA	0.10% 0.05% 0.05%	0.10% 0.10% - 0.08% 0.05%
<b>High Interest Savings<sup>4</sup></b>	RMK	HN/HE/EH	\$10,000	\$0.01 - \$9,999.99 \$10,000+	NA	0.50% 3.69%	0.50% 3.75%
<b>Dollar Dog / Go Savings<sup>5</sup></b>	RMK	DD/GS	\$5.00	\$5.00 +	NA	0.10%	0.10%
<b>Holiday &amp; Tax<sup>6</sup></b>	RMK	HT	NA	\$0.01 +	NA	0.10%	0.10%
<b>Business New Member<sup>7</sup> Savings</b>	ADV	YI	\$5.00	\$0.01 - \$499.99 \$500.00 - \$2,499.99 \$2,500.00 - \$9,999.99 \$10,000.00 +	12 Months	3.69% 3.69% 3.69% 3.69%	3.75% 3.75% 3.75% 3.75%
<b>Holiday &amp; Tax<sup>8</sup></b>	ADV	YG	\$5.00	\$0.01 - \$499.99 \$500.00 - \$2,499.99 \$2,500.00 - \$9,999.99 \$10,000.00 +	NA	0.00% 0.05% 0.05% 0.05%	0.00% 0.05% 0.05% 0.05%
<b>Business Money Market<sup>9</sup> Special</b>	ADV	Q5	\$10,000	\$0.01 - \$9,999.99 \$10,000.00 +	12 Months	0.05% 2.72%	0.05% 2.72%
<b>Money Market Special<sup>10</sup></b>	ADV	YH	\$10,000	\$0.01 - \$9,999.99 \$10,000.00 +	12 Months	0.05% 2.72%	0.05% 2.75%
<b>18-Month Bump CD<sup>11</sup></b>	ADV	Y9	\$2,500	\$2,500.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000+	NA	2.96% 2.96% 2.96%	3.00% 3.00% 3.00%

APY= Annual Percentage Yield.

1. For this New Member Savings Account, the APY of 5.00% applies only to the first \$100,000 in the account. The total portion of your balance over \$100,000 will earn 0.05%. This means that if your daily balance is greater than \$100,000, your total APY will decrease as your balance increases. The APY range for the second rate tier listed in the table above assumes a minimum balance of \$100,000.01 and a maximum balance of \$110,000.00. For example, if your balance is between \$100,000 and \$110,000, your APY will range from 5.00% to 4.55% during the first 12 months and 1.27% to 1.18% during the second 12 months, depending on the balance of your account. The APY will continue to decrease as the balance increased above \$110,000. The rates/APYs are guaranteed for 15 months after the opening date, after which the account will convert to a You Name It Savings account with variable rate and APY as described on the Savings & Checking Rates disclosure (currently 0.05%). Available to new memberships only, within first 30 days that membership is established, must be 18 years or older, one account per member.

2. For the New Member Savings Account, the APY of 3.75% applies only to the first \$100,000 in the account. The total portion of your balance over \$100,000 will earn 0.05%. This means that if your daily balance is greater than \$100,000, your total APY will decrease as your balance increases. The APY range for the second rate tier listed in the table above assumes a minimum balance of \$100,000.01 and a maximum balance of \$110,000.00. For example, if your balance is between \$100,000 and \$110,000, your APY will range from 3.75% to 3.42% depending on the balance of your account. The APY will continue to decrease as the balance increased above \$110,000. Available to new memberships only, within the first 30 days that membership is established, must be 18 years or older, one account per member.

3. For Rewards Savings, to earn the Tier 1 or 2 Rates and APYs, you must sign up for and receive e-Statements. If the e-Statement requirement is not met, you will earn the disclosed Rate and APY on your savings balance for that statement cycle. The APY of 0.10% applies only to the first \$2,500 in the account. The total portion of your balance over \$2,500 will earn 0.05%. This means that if your daily balance is greater than \$2,500, your total APY will decrease as your balance increases. The APY range for the 2nd rate tier listed in the table above assumes a minimum balance of \$2,500.01 and a maximum of \$5,000. For example, if your daily balance is between \$2,500 and \$5,000, your APY will range from 0.10% to 0.08% depending on the balance of your account. If your daily balance is between \$2,500 and \$10,000, your APY will range from 0.10% to 0.06%. If the e-Statement requirement is not met, you will earn 0.05% APY on your entire balance. Only one Rewards Savings account is allowed per membership. Business accounts are not eligible.
4. For the High Interest Savings, a minimum of \$10,000.00 in new funds is required to earn the 3.69% APY. Definition of new funds: To be considered new funds to Rivermark, funds must come from a financial institution other than Rivermark and cannot have been deposited into the Rivermark membership more than 5 business days prior to opening the High Interest Savings account. Limit one High Interest Savings account per membership. Business accounts are not eligible.
5. The Dollar Dog membership is valid until the member reaches age 13, at which time, the account will be converted to a Savings account that earns the applicable Rate and APY. The GO! Money membership is valid until the member reaches the age of 18, at which time the GO! Savings account will be converted to a Savings account that earns the applicable Rate and APY. The minimum balance to earn and to open a Dollar Dog Savings or Go! Savings is \$5.00.
6. Holiday & Tax Account Free Withdrawal Periods: March 1 – April 30 and October 15– December 15. A \$10 early withdrawal fee applies for each withdrawal taken outside of the free withdrawal periods. Business accounts are not eligible.
7. Business New Member Savings available to new members only, existing members are not eligible for the New Member Savings. One account per member. "New Members" are individuals or businesses that have not had an account as primary owner within the previous 6 months. To qualify for the New Member Savings, you must be a new member, open and maintain, in good standing, a qualified checking account and maintain a monthly direct deposit (ACH) of at least \$100 to your checking account. The direct deposit must post and settle within each calendar month. New Member Savings account requirements are waived for your first statement cycle. When New Member Savings requirements are met, balances will earn a higher interest rate than the regular savings account for 12 months from the date the membership is opened. The account will automatically convert to Business Savings on the last day of the calendar month following the 12 months from opening your New Member Savings. If you fail to meet the monthly requirements your account will be permanently converted to a Business Saving account on the last day of the calendar month that qualifications were not met, and you will not qualify for the New Member Savings rate. Qualified checking accounts include any checking except HSA checking accounts."
8. On November 1st each year, all funds in the account (less the \$0.01 required to keep the account open) are automatically transferred to the member's checking account. If the member doesn't have a checking account, the money will automatically transfer to their Savings account. If the member wants the funds in any other account, they can log into online banking to complete a transfer, or contact us to request a transfer, check disbursement, or withdrawal. The account is renewed automatically each year. Members may withdraw or transfer funds from this account at any time without penalty.
9. Minimum opening balance of \$10,000 to qualify for intro rate offer. \$10,000 new money required at time of account opening. "New Money" means funds that have not been on deposit with Rivermark before the day of account opening. The promotional Money Market will convert to the Business Money Market on the first day of the month following the end of the twelve-month promotional period
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11. For 18-month Bump Certificates, you may increase your rate twice during the certificate term to the rate currently in effect for the 18-month Bump Certificate

