

Certificates of Deposit

Including IRA, ESA and HSA Options

Effective April 1, 2025



Certificates of Deposit³

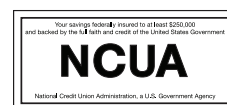
IRA & ESA option available on all terms.⁴

HSA option available on 6, 12, 24, 36 month terms.

	Amount	Interest Rate	APY ¹
6 Month Certificate	\$0.01-\$49,999.99	1.69%	1.70%
Minimum Deposit: \$500	\$50,000-\$99,999.99	1.69%	1.70%
Youth CD Minimum Deposit \$100	\$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%
Youth CD Minimum Deposit \$100	\$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 Offers³

	Amount	Interest Rate	APY ¹
9 Month Promo Certificate	\$0.01-\$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%



Savings Accounts

Effective April 1, 2025



Savings Accounts ²		Amount	Interest Rate	APY ¹	Features and Conditions
New Member Savings⁵ Minimum Opening Deposit: \$5		\$0.01 or more	3.69%	3.75%	New members only, account converts to a regular savings after 12 months. Requires a minimum monthly \$100 ACH deposit to qualified checking account. This is a variable rate account
Savings Minimum Opening Deposit: \$5		\$0.01 or more	0.05%	0.05%	Member Share Account
You Name it Savings Minimum Opening Deposit: \$5		\$0.01 or more	0.05%	0.05%	Name your account for your savings goal and you'll be able to track your progress more easily
Youth Savings (Must be under 18 years old) Minimum Opening Deposit: \$5		\$0.01 or more	0.05%	0.05%	For youth members not yet ready to manage their own accounts
Start Savings⁷ (Must be 14 to 22 years old) Minimum Opening Deposit: \$5	\$0.01-\$500 \$500.01 or more		1.00% 0.05%	1.00% 1.00% - 0.15% ¹¹	Perfect for teens and college students learning to save smarter. Earn an incredible rate and get access to online financial learning.
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 higher interest rates and enjoy instant access to your cash. 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.
Special Purpose Savings Accounts ²		Amount	Interest Rate	APY ¹	Features and Conditions
IRA & ESA Savings Minimum Opening Deposit: \$5	\$0.01-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 >\$100,000		0.05% 0.10% 0.10% 0.10%	0.05% 0.10% 0.10% 0.10%	Traditional IRA's, Roth IRA's, and Educational Savings Accounts available. You may also invest your IRA funds in a Rivermark Certificate Account. See reverse side for certificate rates.
My First Home Savings⁶ Minimum Opening Deposit: \$5	\$0.01-\$500 \$500.01 or more		1.00% 0.05%	1.00% 1.00% - 0.15% ¹¹	Save for your first home with an account that rewards you with tax benefits.

Checking Accounts

Effective April 1, 2025



Checking Accounts	Amount	Interest Rate	APY ¹	Features and Conditions
Cash Back Checking⁹ Minimum Opening Deposit: \$25	n/a	n/a	n/a	Earn \$0.10 cashback on every qualified debit card purchase. No monthly service fees. No balance requirements to earn cashback.
Rewards Checking⁸ Minimum Opening Deposit: \$25	\$0.01-\$10,000 (when requirements are met) \$10,000.01-\$25,000 (when requirements are met) \$25,000.01 or more (when requirements are met)	2.96% 0.50% 0.10%	3.00% ² 3.00% - 1.50% ² 1.50% - 1.10% ²	You'll also get ATM fees refunded (up to \$25) nationwide – including fees charged by other financial institutions! To qualify, just meet two simple requirements each cycle
Start Checking⁷ (Must be 14 to 22 years old) Minimum Opening Deposit: \$25	n/a	n/a	n/a	Perfect for teens and college students learning to manage their money smarter. Free checking that pays you unlimited cashback. No monthly fee and no balance requirements to earn cash back.
Access Checking¹⁰ Minimum Opening Deposit: \$5	n/a	n/a	n/a	Perfect if you want a simple account with no overdraft fees, or may need a little help building financial wellness.

Health Savings Accounts

Effective April 1, 2025

Health Savings Accounts	Amount	Interest Rate	APY ¹	Features and Conditions
HSA Interest Checking² No Minimum Opening Balance	\$0.01 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 or more	0.05% 0.05% 0.05%	0.05% 0.05% 0.05%	This tax-advantaged checking account can be used to cover current and future medical expenses. An HSA has qualifiers and restrictions to allow tax savings for account contributions, tax-free earnings, and tax-free withdrawals.

(1) All interest rates and Annual Percentage Yield (APY) are accurate as of the date of this rate sheet.

(2) HSA Interest Checking. Money Market, IRA & ESA, New Member Savings, Savings, You Name it Savings, Youth Savings, Start Savings, My First Home Savings, Rewards Checking are variable rate accounts, and the rate may change after account opening without notice.

(3) Page 1. 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. Additional funds cannot be added on promotional certificates.

(4) Page 1: For IRA, ESA and HSA accounts: Fees may reduce earnings. Contribution limits apply. Consult your tax advisor for specific tax information.

(5) Page 2. New Member Savings available to new members who meet the minimum requirements for each monthly qualification cycle. Limited to one account per member. To meet the minimum qualification requirements, you must: (1) be a new member to the credit union; (2) open a Rivermark checking account (excludes HSA); and (3) have one direct deposit of \$100.00 or greater post to your Rivermark checking account each month. The monthly qualification cycle is defined as the first calendar day of the month through the last calendar day of the month. Account transactions may take one or more business days from the date the transaction was made to post to the account. After your account is opened for 12 months or if you do not meet all of the minimum qualification requirements during any monthly qualification cycle, your account will convert to a Savings account at the prevailing rates. A new member is an individual who has not had an open Rivermark membership in the last 6 months.

(6) Page 2. My First Home Savings Contribution limits are set by the Oregon Department of Revenue and are subject to income restrictions. Please consult your tax advisor or the Oregon Department of Revenue (HB 4007) for a complete list of rules governing this account and the qualification to determine your applicable tax deductions. The credit union is not responsible or liable for: (a) Determining or ensuring an account satisfies the requirement to be a First-Time Home Buyer Savings account; (b) Determining or ensuring funds in a First-Time Home Buyer Savings account are used for eligible costs; or (c) Reporting or remitting taxes or penalties related to the use of a First-time Home Buyer Savings account. Contributions can be made for up to 10 years or until you purchase a house. The account will be converted to a savings account on the first day of the month following 10 years from the date you opened your account.

(7) Page 2 and 3. For Start Savings accounts, on the first day of the month following your 23rd birthday, your account will convert to a Savings account. For Start Checking accounts, on the first day of the month following your 23rd birthday, your account will convert to a Cash Back Checking account.

(8) Page 3. To earn the Rewards Checking qualified interest APYs associated with each tier and to receive up to \$25 of ATM fees and surcharges incurred within the United States refunded, you must meet the following requirements each cycle, which begins one day before the last day of each month: at least 12 debit card transactions posted (not pending or in pre-authorized status) and receive e-Statements. ATM transactions do not count toward the 12 debit transactions. International ATM fees are not eligible for ATM fee refund. Interest and ATM refunds will be paid on the last day of the month in which it is earned. If account requirements are not met, the rate will be 0.05% APY for the entire balance of the account and ATM fees will not be refunded. The blended APY rate range assumes a maximum balance of \$35,000. Your APY will decrease as your balance increases.

(9) Page 3. For Cash Back Checking and Start Checking accounts, to earn cash back you must be enrolled in eStatements. You will earn \$0.10 on every qualifying purchase that posts during the account cycle. A qualifying purchase is a purchase of \$3.00 or more that is made with the debit card tied to your Cashback Checking or Start Checking account, including purchases made with your card through a Digital Wallet supported by Rivermark and purchases made with your debit card online. For the purposes of the Cashback Checking and Start Checking accounts, the account cycle runs from the first day of the month to the last day of the month. Your cashback will be posted to your Cashback Checking or Start Checking account on the first day of the month following the close of the account cycle. You will not receive any cashback for any purchases posted during the same month you close your Cashback Checking or Start Checking account.

(10) Page 3. For Access Checking accounts, if you only qualify for the Access Checking, your account must be open for six (6) months before you can request to convert to another checking account product. Courtesy Pay (Paid Overdraft) and Debt Card Courtesy Pay are not available on this account. Any items presented for payment on this account will be returned unpaid or declined, if there are insufficient available funds in the account.

(11) Page 1. Start Savings and My First Home Savings assumes a maximum balance of \$5,000 when calculating the blended APY rate range. Your APY will decrease as your balance increases

Federally insured by NCUA.