

As of 01/01/2022

BUSINESS CHECKING ACCOUNTS

ACCOUNT NAME	Min Balance to Open	Interest Rate	Annual Percentage Yield	Minimum Balance to Earn APY	Interest Compounded / Credited	Monthly Fee
Business Checking	\$100	N/A	N/A	N/A	N/A	\$0.00
Business Checking Plus	\$100	0.05%	0.05%	\$0 - \$3,000	Monthly / Monthly	\$ 10.00 ¹
		0.05%	0.05%	\$3,001 - \$25,000		
		0.15%	0.15%	\$25,001 - \$250,000		
		0.25%	0.25%	\$250,001 or more		
Checking Transaction Fees (See complete Fee Schedule on reverse)						
Business Checking	Per Item Fee (includes checks deposited and/or cleared): First 150 items free per month; 15¢ each thereafter Cash Deposited: First \$2,500 deposited free, 0.15% on cash deposits thereafter.					
Business Checking Plus	Per Item Fee (includes checks deposited and/or cleared): First 300 items free per month; 15¢ each thereafter Cash Deposited: First \$10,000 deposited free, 0.15% on cash deposits thereafter. ¹ Monthly Service Fee waived with \$3,000 average daily balance.					

BUSINESS SAVINGS ACCOUNT

ACCOUNT NAME	Dividend / Interest Rate	Annual Percentage Yield	Minimum Balance to Earn APY	Min Balance to Open	Dividends / Interest Compounded / Credited	Monthly Fee
Business Savings	0.05%	0.05%	\$5	\$5	Monthly / Monthly	None
Extra Business Savings	0.05%	0.05%	\$5	\$5	Monthly / Monthly	
Money Market	0.03%	0.03%	\$0	\$2,500	Daily / Monthly	
	0.03%	0.03%	\$2,500			
	0.05%	0.05%	\$10,000			
	0.05%	0.05%	\$25,000			
	0.07%	0.07%	\$50,000			
	0.07%	0.07%	\$100,000			
Certificates of Deposit	Term	Interest Rate	Annual Percentage Yield	Minimum Balance to Open and Earn APY		Interest Compounded / Credited
	6 Month	0.05%	0.05%	\$500 - \$49,999	Daily / Monthly	
	12 Month	0.10%	0.10%			
	24 Month	0.15%	0.15%			
	36 Month	0.20%	0.20%			
	6 Month	0.10%	0.10%	\$50,000	Daily / Monthly	
	12 Month	0.10%	0.10%			
	24 Month	0.15%	0.15%			
	36 Month	0.20%	0.20%			

This Rate Sheet describes certain conditions, rates and fees applicable to the Credit Union at this time and we 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 above. Savings and Checking account rates are variable and may change at any time. Account Fees may reduce earnings. Each Accountholder agrees to the terms stated in this Rate Sheet and acknowledges that it is part of the Membership & Account Agreement. This Credit Union is federally insured by the National Credit Union Administration.

<p>General Membership Service</p> <p>Statement Copy (per statement) \$3.00 (including duplicate copies of IRS tax reporting forms)</p> <p>Returned Mail \$5.00</p> <p>Postal Address Change \$5.00</p> <p>Inactive Account Fee¹ \$10.00 per month</p> <p>Cashier's Check \$5.00 (One free check daily)</p> <p>Garnishment Processing Fee \$35.00</p> <p>Reconcile/Research Fee \$25.00 per hour</p> <p>Online Banking FREE</p> <p>Online Bill Pay FREE</p> <p>Expedited Bill Payment – Electronic \$3.95 each</p> <p>Expedited Bill Payment – Check \$25.00 each</p> <p>E-Statements FREE</p> <p>Check Cashing² \$5.00 (Includes exchanging for Cashier's Checks)</p> <p>Night Depository Key 1 free, \$5 each thereafter</p> <p>¹ For accounts with no activity in 12 months and a balance less than \$100. Waived if member is under age 19.</p> <p>² Does not apply to members: 1) age 17 or younger; or 2) who have any type of Rivermark loan; or 3) who have combined deposit balances of at least \$100.</p>	<p>Accounting Services</p> <p>Cash and Coin Purchases 15¢ per roll or strap ordered</p> <p>Incoming Wire \$8.00</p> <p>Outgoing Domestic Wire \$20.00</p> <p>Deposit/Loan Payment Returned \$25.00</p> <p>Returned Check Fee (if two party) \$10.00</p> <p>Stop Payment CU Issued Check \$30.00</p> <p>Canadian Checks \$10.00 per item</p> <p>Shared Branch Deposit Adjustment \$20.00/adjustment</p> <p>ATM Deposit Adjustment \$5.00/adjustment</p> <p>Checking Services</p> <p>Photocopy of Check \$2.00</p> <p>Stop Payment – ACH, Check, Bill Pay \$30.00</p> <p>NSF Item Paid* \$30.00</p> <p>NSF Item Returned* \$30.00</p> <p>Item Paid – Funds Unavailable* \$30.00</p> <p>Item Returned – Funds Unavailable* \$30.00</p> <p><i>* Fee applies to checks, Visa Debit, ACH Debits, each time any item is presented for payment. Limited to a maximum of six fees per day per account. Fee waived if amount overdrawn is \$5 or less.</i></p> <p>Check Printing Varies depending on check style</p> <p>Business Checking Plus Monthly Fee \$10.00 (waived with \$3,000 average daily balance)</p> <p>Per Item Fee 15¢ each (Checks deposited and/or cleared over account allowance)</p> <p>Cash Deposited (over account allowance) 0.15%</p>	<p>Visa/ATM /Shared Branch</p> <p>Non-Rivermark ATM Transaction Fee: Each unique card number receives 5 free transactions per month. \$1.50 each thereafter.³</p> <p>Visa Authorized User Account \$25.00</p> <p>Visa Draft Copy (per item) \$5.00-10.00</p> <p>Visa / ATM Card Replaced \$5.00 per card</p> <p>Blocked Card – Pickup Fee \$5.00 - \$65.00</p> <p>Foreign Currency Conversion (ISA) 1% of transaction amount</p> <p>Foreign Transaction 1% of transaction amount</p> <p>Loan Services</p> <p>Late Payment Fees – Auto Loans 6% payment / \$20.00 min</p> <p>– Visa Credit Card \$25.00</p> <p>Payment by Debit Card 2% of transaction amount</p> <p>³ Does not include surcharge charged by ATM proprietor.</p> <p style="text-align: right;">Fees effective 12/2/2019 and subject to change</p>
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BUSINESS TRUTH IN SAVINGS DISCLOSURES

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. The **Business Checking Plus** and **Money Market** accounts are tiered. Each Interest Rate and APY are stated on the Rate Sheet and, once you meet the applicable balance requirement, will apply to all funds in the account.

2. Nature of Dividends - Dividends on Business Savings 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.

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 Certificates of Deposit, if the account falls below the minimum balance, it may be closed, and the remaining funds will be transferred to your Business Savings account.

7. Maturity - Your account will mature on the maturity date stated on your Certificate of Deposit Receipt.

8. We may impose an **Early Withdrawal Penalty** for Certificates of Deposit if you withdraw any principal before the maturity date.

Penalty Amount is based on the schedule below:

Certificate Term	Penalty on Withdrawn Amount
12 months or less	90 days interest
Over 12 months	180 days interest

How the Penalty Works - The penalty is a forfeiture of the interest that *has been or would be* earned at the account Interest Rate. It applies *whether or not the interest has been earned*. 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.

Exceptions to Early Withdrawal Penalties - We may choose to pay the account before maturity with no early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

9. Renewal Policy - Unless otherwise disclosed on your Certificate of Deposit Receipt, all Certificate of Deposit accounts automatically renew to interest rates in effect at the time of maturity for the applicable term. **Renewable accounts have a grace period of five (5) business days after maturity** to withdraw funds with no early withdrawal penalty.

10. 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 07/01/2020