

In connection with the merger of Lighthouse Community Credit Union (Lighthouse) and Rivermark Community Credit Union (Rivermark), Rivermark is amending the deposit accounts and services agreements you had with Lighthouse to transition the accounts and services to those provided by Rivermark. The following Change in Terms Notification outlines the material changes in the deposit account and electronic funds transfer (EFT) products and services. We encourage you to review and retain this document and the accounts and services agreements of Rivermark for your records.

Membership and Account Agreement. Effective August 1, 2021, the Lighthouse Membership and Account Agreement governing your deposit accounts will be replaced with Rivermark's **Membership & Account Agreement**. The use of your accounts and services, including the Overdraft Services (Overdraft Protection Plans and Courtesy Pay Discretionary Service), will be governed by Rivermark's **Membership & Account Agreement**. The availability of funds deposited is outlined in Section II. Funds Availability Policy. Rivermark's electronic services are described in Section III. Electronic Funds Transfer Agreement. Many of the contract terms for accounts and services will remain without substantive changes. *One change to note is that all Joint Accounts at Rivermark are held by the account owners jointly with rights of survivorship. As such, upon the death of one of the joint owners, that person's interest will become the property of the surviving joint owner(s).* Rivermark's **Membership & Account Agreement**, which is enclosed, is also available online or upon request anytime.

Overdraft Protection and Courtesy Pay. Effective August 1, 2021, if you currently are set up with overdraft transfers from shares or a credit line to your checking account, those transfer options will be retained. If no overdraft transfer options are set up, you will automatically be enrolled into overdraft transfers from your Rivermark savings account and Courtesy Pay for checks and recurring ACH payments under Rivermark's Overdraft Protection Plan. If you have opted into the Lighthouse Courtesy Pay Non-Return Coverage for everyday debit/ATM transactions, your prior opt-in will continue under Rivermark's Debit Card Courtesy Pay Program. Please refer to page 3 of the enclosed **Membership & Account Agreement**, 13. Overdrafts and 14. Courtesy Pay Policy for complete details regarding Rivermark's overdraft protection programs. In addition, we have enclosed Rivermark's **Debit Card Courtesy Pay** disclosures, which include instructions for opting in to or out of the program.

Funds Availability Policy. Effective August 1, 2021, the Lighthouse Funds Availability Policy Disclosure will be replaced with Rivermark's Funds Availability Policy. Please refer to page 7 of the enclosed **Membership & Account Agreement**, section II. Funds Availability Policy, to review the full policy. Following are the material changes to your existing Lighthouse Funds Availability Policy:

- For savings accounts, we reserve the right to place reasonable holds on all funds deposited up to nine (9) business days.
- For checking accounts, our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. However, in certain circumstances, longer delays may apply. We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available, generally no later than the seventh business day after the day of your deposit.
- Funds from deposits at Credit Union Automated Teller Machines (ATMs) in excess of \$225 in one day may not be available until the second business day after the day of deposit. All ATMs that we own or operate are identified as our machines. Funds from deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit.
- For deposits to your checking or savings account using Mobile or Online Deposit, the following general policy applies. The first \$225 from a deposit of checks will be available on the first business day following the business day of your deposit. The remaining funds will be available on the second business day following the business day of your deposit. We reserve the right to place reasonable holds on all funds deposited up to nine (9) business days.

Electronic Funds Transfer (EFT) Services. Effective August 1, 2021, terms outlined in the Lighthouse Visa Debit Card Agreement and EFT Disclosure will be replaced by Rivermark’s **Membership & Account Agreement**, sections *I. Membership and Accounts* and *III. Electronic Funds Transfer Agreement*. Please review the entire agreement as there are substantial changes that outline Rivermark’s full suite of electronic services now available to you, such as the following:

- Online Banking transactions, limitations, and requirements
- Online Bill Pay transactions, authorization, processing and payment changes or cancellations
- Mobile Banking transactions, limitations, and requirements
- External Transfer Services: Person to Person (Popmoney), Institution to Institution (Online Money Movement)
- ATM transactions, limitations, and requirements
- Telephone Teller transactions, limitations, and requirements
- Pre-authorized EFTs and Direct Deposits
- Security of Access Code or Device
- Member and Credit Union Liability
- Fees and Charges
- Transaction and Account Information
- ATM Safety Notice
- Mobile and Online Deposit Services
- **Notice to Credit Union for Lost or Stolen Cards or Unauthorized Access and EFT Billing Errors:**

Effective August 1, 2021 the new contact information for notifying the Credit Union of a lost or stolen card or unauthorized electronic funds transfer or EFT billing errors is:

Telephone: 503.626.6600 or 800.452.8502 **Mail:** Rivermark Community Credit Union
 PO Box 4044
 Beaverton, OR 97076-4044

In Person: Any Rivermark branch

Privacy Policy. Effective August 1, 2021, the Lighthouse Privacy Policy will be replaced with the enclosed Rivermark **Privacy Policy**, which is also available online or upon request anytime. The following specific changes will apply:

Reasons we can share your personal information	Does Rivermark Community Credit Union share?	Can you limit this sharing?
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	Yes

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Our affiliate is Rivermark Insurance Agency.</i>

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.452.8502 or 503.626.6600 ■ Visit us online: https://www.rivermarkcu.org/forms/privacy-opt-out Please note: When you are no longer our member, we will not share your information except as permitted or required by law or as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Call 800.452.8502 or 503.626.6600; or go to www.rivermarkcu.org
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Deposit Accounts & Truth in Savings Disclosures. Effective August 1, 2021, the Lighthouse Deposit Account Truth in Savings Disclosures will be replaced by the enclosed Rivermark **Savings & Checking Rate Sheet** and **Truth in Savings Disclosures**, which are also available online or upon request anytime. In addition to some rate changes, the following specific changes are made to Lighthouse savings, checking, IRA and certificate of deposit accounts:

- Your Lighthouse Primary Share Account will become a Rivermark Regular Savings account, and the minimum balance decreases from \$25 to \$5. Dividends/interest will compound and be credited monthly rather than quarterly.
- Your Lighthouse Holiday or Vacation Club Accounts will become Rivermark's Holiday and Tax Accounts. An early withdrawal fee may be assessed for each withdrawal from a Holiday and Tax Account made outside of a Window Period (between March 1 and April 30 and between October 15 and December 15). Dividends/interest will compound daily and be credited monthly rather than compound and credit quarterly.
- Your Lighthouse Additional Shares Accounts will become Rivermark You Name It Savings Accounts, with minimum balances of \$5. You may select a custom name for these accounts through Online Banking. Dividends/interest will compound and be credited monthly rather than quarterly.
- Your Lighthouse Youth Savings Accounts will become You Name It Savings Accounts, with minimum balances of \$5. You may select a custom name for these accounts through Online Banking. Dividends/interest will compound and be credited monthly rather than quarterly.
- Your Lighthouse IRA Share Accounts will become Rivermark IRA Savings Accounts with tiered rates as outlined on the enclosed deposit rate sheet. Dividends/interest will compound daily and be credited monthly rather than compound and credit quarterly.
- Your Lighthouse Money Tree Accounts will become Rivermark Money Market Accounts with tiered rates as outlined on the enclosed deposit rate sheet. Dividends/interest will compound daily and be credited monthly rather than compound and credit monthly.
- Lighthouse Share CDs will retain the same rate, term and early withdrawal penalties until maturity. You will receive a maturity notice by mail and will have a grace period of five business days after maturity before your CD automatically renews to the closest Rivermark term with rates in effect at time of maturity. After the maturity of your CD, for CD terms of 12 months or less, the early withdrawal penalty is 90 days of interest. For terms greater than 12 months, the penalty increases to 180 days of interest. After maturity, dividends/interest will compound daily and be credited monthly rather than compound and credit quarterly.
- Lighthouse IRA CDs will retain the same rate and term until maturity. Upon first maturity, the IRA CD will convert to a Rivermark IRA Savings Account.
- Lighthouse Checking Accounts (Share Draft and Second Chance Checking) will be transferred to Rivermark's Free Checking Plus Account, with tiered rates and account features as outlined on the enclosed deposit rate sheet. Dividends/interest will compound and be credited monthly rather than quarterly.

Fee Schedule. Effective August 1, 2021 the Fee Schedule applicable to your deposit accounts and services will include certain increased, decreased, unchanging or new fees as set forth below. All other Lighthouse fees will no longer apply. Fees for additional Rivermark services may apply as set forth on the enclosed Rivermark **Fee Schedule**.

DECREASED FEES	LIGHTHOUSE	RIVERMARK
Fee Description	From	To
Check Copy Fee (available free in online banking)	\$5.00	\$2.00
Closed Membership (within the first 90 days)	\$5.00	N/A
Debit Card Replacement Fee	\$10.00	\$5.00
Deposit Item or Payment Returned	\$30.00	\$25.00 / \$10.00 if two party
Expedited Bill Payment – Electronic	2-day delivery: \$4.95	\$3.95 each
Foreign Deposit Item	\$50.00	\$10.00 (Canadian only)
Loan Fees	Range from \$10.00 – \$50.00	N/A
Overdraft Transfer (from shares/savings or loan)	\$5.00	N/A
Wire Transfer – Outgoing	\$25.00	\$20.00 (Domestic wires only)

INCREASED FEES	LIGHTHOUSE	RIVERMARK
Fee Description	From	To
Dormant/Inactive Account	\$5.00 per month	\$10.00 per month <i>(Applies to accounts with no activity in 12 months and a balance less than \$100. Waived for members under age 19.)</i>
Expedited Bill Payment – Check	1-day delivery: \$19.95 2-day delivery: \$14.95	\$20.00 each
Garnishments/Levies	\$25.00	\$35.00
Holiday/Vacation Club Early Withdrawal	\$5.00	\$10.00 <i>(Withdrawals outside of window period)</i>
Skip Payment	\$25.00	\$30.00
Stop Payment	\$20.00	\$30.00
Wire Transfer – Incoming	\$5.00	\$8.00
UNCHANGED OR NEW FEES	LIGHTHOUSE	RIVERMARK
Fee Description	From	To
ATM Transaction Fee (Non-Rivermark ATM)	N/A	5 free transactions per month; \$1.50 each thereafter
Blocked Card – Pickup Fee	N/A	\$15.00 – \$65.00
Cashier's Check (if payable to a third party)	\$5.00	\$5.00 <i>(One free check daily)</i>
Check Cashing Fee	\$5.00 <i>(per item, waived with active checking account)</i>	\$5.00 <i>(Waived for members under 18; or who have any type of Rivermark loan; or who have combined deposit balances of at least \$100)</i>
Coin Counting Fee (non-members)	N/A	5% of total
E-Statements	FREE	FREE
Foreign Debit Card Transaction	1%	1% of transaction amount <i>(Applies to transactions completed outside of the U.S., including purchases made with merchants outside of U.S. even if transaction initiated within U.S.)</i>
IRA – Withdrawal of Excess Contribution	N/A	\$25.00
IRA – Contribution Recharacterization	N/A	\$25.00
IRA – Roth Conversion	N/A	\$25.00
Loan Payment or Account Funded by External Debit Card	N/A	2% of transaction amount
Non-Return Fee	\$30.00	\$30.00 <i>(Overdraft Item Paid)</i>
Non-Sufficient Funds	\$30.00	\$30.00 <i>(Charged each time any item is presented for payment and returned unpaid)</i>
Online Banking	FREE	FREE
Online Bill Pay	FREE	FREE
Postal Address Change	N/A	\$5.00
Reconcile/Research Fee	N/A	\$25.00 per hour
Returned Mail (per item)	\$5.00	\$5.00
Rush Card Order	\$50.00	Pass thru costs <i>(Costs vary depending on destination, typically \$30.00 and up)</i>
Statement Copies (each)	\$3.00	\$3.00
Visa Draft Copy (per item)	N/A	\$5.00 – \$10.00

Rivermark's **Membership & Account Agreement, Privacy Policy, Savings & Checking Rate Sheet, Truth-in-Savings Disclosures, Fee Schedule and Debit Card Courtesy Pay**, are available online at www.rivermarkcu.org or upon request anytime.