

1. Rate Information - The Interest/Dividend Rate and Annual Percentage Yield (APY) on your deposit accounts are stated on the applicable Deposit or CD 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 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 and assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The **Dollar Dog** membership is valid until age 13, at which time, the account will be converted to a Savings account that earns the applicable Dividend Rate and APY. The **GO! Money** membership is valid until the age of 18, at which time the GO! Savings account will be converted to a Savings account that earns the applicable Dividend Rate and APY. For **Rewards Savings**, to earn the Tier 1 or 2 Rates and APYs, you must sign up for and receive e-Statements. If requirements are not met, you will earn the disclosed Rate and APY on your savings balance for that statement cycle. Only one Rewards Savings account is allowed per membership. For **Free Checking Plus**, to earn the Tier 1 or 2 Rates and APYs and to receive nationwide ATM fee and surcharge refunds, 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; log in to Online Banking; and receive e-Statements. If requirements are not met, you will earn the disclosed Rate and APY on your checking balance for that statement cycle. Business accounts are not eligible for Free Checking Plus.

2. Nature of Dividends - Dividends on 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 - 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** of each calendar year and may change at any time. Also, we may impose a fee if you withdraw principal after the first seven days of opening your account. At our option, we may pay the account outside of a window period without imposing an early withdrawal fee. For **Youth Certificates of Deposit**, additional deposits may be made to the certificate until it matures. The Interest Rate will not change, but additional deposits may affect the APY disclosed at the time that the certificate was opened.

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 Savings account.

7. Transfer Limitations - For **Savings, You Name It Savings, Dollar Dog, GO! Savings, Money Market and Rewards Savings** accounts, you may make up to six preauthorized, automatic, overdraft, or telephone (including Telephone Teller and Online Banking) transfers from this account per month; of the six, no more than three transfers may be made to a third party by check or debit card purchase. A preauthorized transfer includes any arrangement with the credit union to pay a third party from your account upon written or oral orders (such as your automobile insurance company or health club), including orders received through the Automated Clearing House (ACH). There is no limit on the number of transactions you may make to another credit union account or withdrawals when such

transfer or withdrawal is initiated in person, by mail or at an ATM. If a transfer request would exceed the transfer limitations set forth above, the credit union may refuse or reverse the transfer, or your checks may be returned.

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

9. 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.
- An IRA account owner dies, reaches 70 and a half, becomes disabled or elects to take prearranged periodic payments under an IRA account.

10. 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.

11. 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 01/01/2017

FEE SCHEDULE (Fees effective April 1, 2016, and subject to change)

General Membership Service

Statement Copy (including duplicate copies of IRS tax reporting forms)	\$ 3.00 per statement
Returned Mail	\$ 5.00
Postal Address Change	\$ 5.00
Inactive Account Fee ¹	\$ 10.00 per month
Cashier's Check (One free check daily)	\$ 5.00
Garnishment Processing Fee	\$ 35.00
Reconcile/Research Fee	\$ 25.00 per hour
Online Banking	FREE
Online Bill Pay	FREE
Expedited Bill Payment - electronic	\$3.95 each
Expedited Bill Payment - check	\$20.00 each
E-Statements	FREE
Check Cashing ² (Includes exchanging for Cashier's Checks)	\$ 5.00
Coin Counting Fee (non-members)	5% of total
Payment by Credit Card	2% of trans amt
Overnight Shipping (e.g. UPS, FedEx)	Pass through costs vary based on destination

Checking Services

Photocopy of Check	\$2.00
Stop Payment - ACH, Check, Bill Pay	\$30.00
Overdraft Transfer	\$5.00 per transfer
NSF Item Paid (Check, VISA Debit, ACH)	\$30.00
NSF Item Returned (Check, VISA Debit, ACH)	\$30.00
Item Paid - Funds Unavailable	\$30.00
Item Returned - Funds Unavailable	\$30.00
Check Printing Varies depending on check style	

Accounting Services

Incoming Wire	\$ 8.00
Outgoing Domestic Wire	\$20.00
Holiday & Tax Early Withdrawal	\$10.00
Deposit/Loan Payment Returned	\$25.00
Returned Check Fee (if two party)	\$10.00
Stop Payment CU Issued Check	\$30.00
Canadian Checks	\$10.00 per item
Shared Branch Deposit Adjustment	\$20.00/adjustment
ATM Deposit Adjustment	\$5.00/adjustment

Individual Retirement Account Services

Withdrawal of Excess Contribution	\$25.00
Contribution Recharacterization	\$25.00
Roth Conversion	\$25.00

Visa/ATM Fees

Non-Rivermark ATM Transaction Fee: Each unique card number receives 5 free transactions per month. \$1.50 each thereafter. ³	
Visa Draft Copy (per item)	\$5.00-10.00
Visa / ATM Card Replaced	\$5.00 per card
Blocked Card - Pickup Fee	\$15.00 - \$65.00
Foreign Currency Conversion (ISA)	1% of transaction amount
Foreign Transaction	1% of transaction amount

Loan Services

Skip Payment Fee	\$30.00
Late Payment Fee	
- Consumer Loans	6% payment / \$20.00 min
- CUDL Loans	5% payment
- Equity & 2nd Mortgage	5% payment / \$5.00 min
- Visa Credit Card	Equal to min. payment up to \$25.00
Interest Rate Reduction Fee	1% of balance / \$250 max
Loan Subordination Fee	\$150.00

¹ For accounts with no activity in 12 months and a balance less than \$100. Waived if member is under age 19.

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.

³ Does not include surcharge charged by ATM proprietor. ATM fees and surcharges refunded (U.S. ATMs only, up to a maximum of \$12 each month) if all Free Checking Plus requirements listed on Deposit Rate Sheet are met.