

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

9. Renewal Policy - Unless otherwise disclosed on your Certificate of Deposit Rate Sheet or 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

FEE SCHEDULE (Fees effective December 2, 2019, and subject to change)

General Membership Service	Checking Services	Individual Retirement Account Services
Statement Copy \$ 3.00 per statement (including duplicate copies of IRS tax reporting forms)	Photocopy of Check \$2.00	Withdrawal of Excess Contribution \$25.00
Returned Mail \$ 5.00	Stop Payment - ACH, Check, Bill Pay \$30.00	Contribution Recharacterization \$25.00
Postal Address Change \$ 5.00	NSF Item Paid* \$30.00	Roth Conversion \$25.00
Inactive Account Fee ¹ \$ 10.00 per month	NSF Item Returned* \$30.00	Visa/ATM Fees
Cashier's Check \$ 5.00	Item Paid - Funds Unavailable* \$30.00	Non-Rivermark ATM Transaction Fee: Each unique card number receives 5 free transactions per month. \$1.50 each thereafter. ³
(One free check daily)	Item Returned - Funds Unavailable* \$30.00	Visa Draft Copy (per item) \$5.00-10.00
Garnishment Processing Fee \$ 35.00	<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>	Visa / ATM Card Replaced \$5.00 per card
Reconcile/Research Fee \$ 25.00 per hour	Check Printing Varies depending on check style	Blocked Card - Pickup Fee \$15.00 - \$65.00
Online Banking FREE	Accounting Services	Foreign Currency Conversion (ISA) 1% of transaction amount
Online Bill Pay FREE	Incoming Wire \$ 8.00	Foreign Transaction 1% of transaction amount
Expedited Bill Payment - Electronic \$3.95 each	Outgoing Domestic Wire \$20.00	Loan Services
Expedited Bill Payment - Check \$20.00 each	Holiday & Tax Early Withdrawal \$10.00	Skip Payment Fee \$30.00
E-Statements FREE	Deposit/Loan Payment Returned \$25.00	Late Payment Fee
Check Cashing ² \$ 5.00	Returned Check Fee (if two party) \$10.00	- Consumer Loans 6% payment / \$20.00 min
(Includes exchanging for Cashier's Checks)	Stop Payment CU Issued Check \$30.00	- CU/DL Loans 5% payment
Coin Counting Fee (non-members) 5% of total	Canadian Checks \$10.00 per item	- Equity & 2nd Mortgage 5% payment / \$5.00 min
Payment by Credit Card 2% of trans amt	Shared Branch Deposit Adjustment \$20.00/adjustment	- Visa Credit Card Equal to min. payment up to \$25.00
Overnight Shipping Pass through costs vary based on destination	ATM Deposit Adjustment \$5.00/adjustment	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.