

General Membership Service Statement Copy \$ 3.00 per statement (Including duplicate copies of IRS tax reporting forms) Returned Mail \$ 5.00 Postal Address Change \$ 5.00 Inactive Account Fee ¹ \$ 10.00 per month Cashier's Check \$ 5.00 (One free check daily) Garnishment Processing Fee \$ 35.00 Reconcile/Research Fee \$ 25.00 per hour Online Banking FREE Outgoing Remote Transfer \$1.95 each (through Online Banking) Online Bill Pay \$10.00 per month (If no bills paid within past 60 days) Expedited Bill Payment \$9.95 each E-Statements FREE Check Cashing ² \$ 5.00 (Includes exchanging for Cashier's Checks) Night Depository Key 1 free, \$5 each thereafter	Accounting Services Cash and Coin Purchases 15¢ per roll or strap ordered Incoming Wire \$ 8.00 Outgoing Domestic Wire \$20.00 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 Checking Services Photocopy of Check \$2.00 Stop Payment - ACH, Check, Bill Pay \$30.00 Overdraft Transfer \$5.00 per transfer NSF Item Paid \$30.00 (Check, VISA Debit, ACH) NSF Item Returned \$30.00 (Check, VISA Debit, ACH) Item Paid – Funds Unavailable \$30.00 Item Returned – Funds Unavailable \$30.00 Check Printing Varies depending on check style Business Checking Plus Monthly Fee \$10.00 (waived with \$3,000 average daily balance) Per Item Fee 15¢ each (Checks deposited and/or cleared over account allowance) Cash Deposited (over account allowance) 0.15%	Visa/ATM/Shared Branch Non-Rivermark ATM Transaction Fee: Each unique card number receives 5 free transactions per month. \$ 1.50 each thereafter. ³ Visa Authorized User Account \$ 25.00 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 Shared Branch - Deposited Items 17¢ per check (first 10 items free daily) if eleven or more Loan Services Late Payment Fees – Auto Loans 6% payment / \$20.00 min – Visa Credit Card \$ 25.00 Payment by Credit Card 2% of transaction amount ³ Does not include surcharge charged by ATM proprietor. Fees effective December 12, 2014, and subject to change
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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.

***Effective 4/1/2016 the following fees will be changing: Expedited Bill Payment: \$3.95 if electronic; \$20.00 if check; Outgoing Remote Transfer: FREE; Online Bill Pay: FREE**

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 Shares 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 Shares account.

7. Transfer Limitations - For **Business Shares** and **Money Market** 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.

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.