

New Member Savings Account Rates and Terms

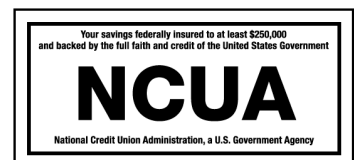
Daily Balance	Interest / Dividend Rate	Annual Percentage Yield	Compounded & Credited	Min Balance to Open	Min Balance to Earn APY	Monthly Fee
\$100,000.00 or less	4.65%	4.75%	Monthly	\$0	\$0	None
\$100,000.01 or more	0.05%	4.75% to 4.32%				

*For the New Member Savings Account, **the APY of 4.75% applies only to the first \$100,000 in the account. The total portion of your balance over \$100,000 will earn 0.05%.** This means that if your daily balance is greater than \$100,000, your total APY will decrease as your balance increases. The APY range for the second rate tier listed in the table above assumes a minimum balance of \$100,000.01 and a maximum balance of \$110,000.00. For example, if your balance is between \$100,000 and \$110,000, your APY will range from 4.75% to 4.32% depending on the balance of your account. Available to new memberships only, within the first 30 days that membership is established, must be 18 years or older, one account per member.

Truth in Savings Disclosures

- Rate Information** - The Interest/Dividend Rates and Annual Percentage Yields on your deposit accounts are stated above and may change at any time as determined by us, except as otherwise disclosed above. 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 4.75% APY applies to the first \$100,000 in the account; the portion of the balance over \$100,000 will earn 0.05% APY.**
- Nature of Dividends** - Dividends on regular 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.
- Compounding and Crediting** - The Rate Sheet describes the time frames for compounding and crediting interest/dividends.
- 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.
- 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.
- Nontransferable/Nonnegotiable** - 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.
- Unfunded Accounts** - Accounts not funded within 30 days of account opening may be subject to closure by the Credit Union.

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.



Fee Category	Fee Title	Amount	Fee Description
General Membership Services	Account Records - Paper Copies	\$3 each	Cost per additional statement, check copy, receipt, deposited item, IRS tax reporting form, etc. (No cost to access statements/checks/notices in Online Banking).
	Account Records - Electronic Copies	\$2 each	\$2 fee applies to secure emailed copies of each of the following items: statements, checks, receipts deposits, tax forms
	Reconcile/Research	\$25 per hour	For complex requests such as a large volume of statement and/or check copies, assistance with account reconciliation, or account verification letter requests. This fee is charged instead of the per copy fee described above.
	Inactive Account	\$10 per month	For memberships with no loan or deposit account activity in 12 months and an aggregate deposit balance less than \$100. Fee(s) may result in reducing the balance to zero and closure of membership. Waived if member is under age 19 and for Opportunity Checking accounts.
	Cashier's Check	\$5	One free check per day, fee is assessed for each Cashier's Check issued thereafter.
	Garnishment/Tax Levy Processing	\$50	Fee for processing garnishments and tax levies. Fee applies for each action even if previously received from same source.
	Check Cashing	\$5	Fee to cash a check or to exchange a Rivermark check for a Cashier's Check. Waived for members: 1) age 17 or younger; or 2) with a Rivermark loan; or 3) who have combined deposit balances of at least \$100.
	Deposit/Loan Payment Returned Item	\$25	Charged when a Rivermark Accountholder's check or ACH item drawn on another financial institution is cashed, deposited or presented for a loan payment and returned unpaid by the other financial institution.
Checking & Savings Services	NSF Item Paid* (NSF=Non-Sufficient Funds)	\$30	Charged when a check, Visa debit, or ACH debit is paid even though there are not sufficient funds in the account to cover the transaction.
	NSF Item Returned* (NSF=Non-Sufficient Funds)	\$30	Charged when a check or ACH debit is returned unpaid because there are not sufficient funds in the account to cover the transaction.
	Unavailable Funds Item Paid*	\$30	Charged when a check, Visa debit, or ACH debit is paid even though the account does not have available funds (due to check or Visa debit holds) to cover the item.
	Unavailable Funds Item Returned*	\$30	Charged when a check or ACH debit is returned unpaid because the account does not have available funds (due to check or Visa debit holds) to cover the item.
	<p><i>*These fees are not charged by Rivermark on Opportunity Checking accounts; members may still be subject to third party fees.</i></p> <p><i>Fee is charged each time any item is presented or re-presented to Rivermark for payment against an account (checking or savings) with non-sufficient or unavailable funds. An item which is not paid may be re-presented to the credit union for payment multiple times, which may cause you to be assessed more than one fee for the single item.</i></p> <ul style="list-style-type: none"> - Limited to a maximum of six fees charged per business day, per account. - Fee waived if the item presented overdraws the account by \$6 or less. - NSF/Unavailable fees for non-recurring, one-time Visa debit card and ATM transactions are dependent on whether the account holder has enrolled in Rivermark's Debit Card Courtesy Pay program. See Membership & Account Agreement for details. - NSF/Unavailable Funds fees not charged for Visa debit card transactions approved with a positive account balance that later settle against a negative available or actual balance. 		
	Overdraft Transfers	No Fee	Checking overdrafts may be covered by available funds transferred from savings, money market, another checking, or a Visa credit card or line of credit account. There is no fee for transfers, however, transfers from a Visa credit card or line of credit will accrue interest from the time of the transfer until paid in full. (All checking accounts eligible for this service.)
	Stop Payment	\$30	Fee for each stop payment placed on a check, ACH item, bill pay transaction, recurring Visa debit card transaction, or Credit Union issued loan or Cashier's check.
	Printed Checks	Varies	Cost varies depending on check styles and accessories ordered (Deluxe check printing).
Online Banking Services	E-Statements	No Fee	Access your monthly statements securely in Online Banking.
	Online Banking	No Fee	Use online banking to view your account balances, make transfers, pay bills, fund your accounts, view your statements and notices, etc.
	Online Bill Pay	No Fee	Set up automated bill payments through Online Banking. Options include single or recurring payments based on member's preferences. Most payments are sent electronically, some may be sent by paper check (depending on Payee capabilities).
	Expedited Bill Payment—Electronic	\$3.95 each	Fee for bill payments that need to be rushed to recipient (outside of regular timeframes). Typically arrives a day earlier than regular electronic payment.
	Expedited Bill Payment—Check	\$20 each	Fee for bill payments that need to be rushed to recipient (outside of regular timeframes). Fee covers cost of paper check sent overnight.

This Fee Schedule describes certain conditions and fees applicable to the Credit Union at this time and we may amend the conditions or fees from time to time. Each Accountholder agrees to the terms stated in this Fee Schedule and acknowledges that it is part of the Membership & Account Agreement. This Credit Union is federally insured by the National Credit Union Administration.

Individual Retirement Account (IRA) Services	Withdrawal of Excess Contribution	\$25	Charge to process each withdrawal of an excess contribution into an IRA.
	Contribution Recharacterization	\$25	Charge to process each IRA contribution that the member requests to be recharacterized (e.g. from Traditional to Roth or vice versa).
	Roth Conversion	\$25	Charge to process each Traditional IRA that is converted to a Roth IRA.
Miscellaneous Services	Incoming Wire	\$8	Fee to process an incoming wire transfer to your account.
	Outgoing Domestic Wire	\$20	Fee to send an outgoing wire transfer from your account. Service available to financial institutions located within the United States.
	Holiday & Tax Early Withdrawal	\$10	Early withdrawal fee charged for each withdrawal made outside of the Holiday and Tax withdrawal windows (between March 1 and April 30 and between October 15 and December 15 of each calendar year).
	Canadian Check	\$10 per item	Fee to process a check drawn on a Canadian bank.
	ATM Deposit Adjustment	\$5 each	Processing fee to correct an account holder's mis-keyed ATM deposit error.
	Coin Counting (non-members)	5% of total	Cost assessed for non-members who use the Credit Union's coin counting machines.
	Payments by non-Rivermark Debit Card	2% of amount	Pass through cost to process loan payments made by a non-Rivermark debit card. Calculated as 2% of total transaction amount. (Avoid this fee by setting up automated payments or transfers to your Rivermark loan or deposit accounts.)
	Transfers to Account by non-Rivermark Debit Card	2% of amount	Pass through cost to transfer funds using a non-Rivermark debit card.
	Overnight Shipping (Cards)	Varies	Pass through costs depend on service provider (e.g. UPS, FedEx) and destination. Quoted at time of request.
Visa/ATM Fees	ATM Transaction (Non-Rivermark ATM)	5 free per month \$1.50 each thereafter	Each unique card number receives 5 free non-Rivermark ATM transactions, excluding the surcharge assessed by the ATM proprietor, per month. \$1.50 fee assessed for each transaction over 5-per-month allowance. Deposits, withdrawals, and balance inquiries count as separate transactions. For Free Checking Plus accounts, when all requirements listed on the Deposit Rate Sheet are met, non-Rivermark ATM surcharges are refunded (U.S. ATMS only, up to a maximum of \$12 each month). Opportunity Checking not eligible for ATM fee refunds.
	Card Replacement	\$5 Per card	Cost to replace a lost or damaged debit or credit card.
	Foreign Currency Conversion (ISA)	1% of transaction amount	International Service Assessment (ISA) and Foreign Transaction Fees are imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction that you complete, or a merchant completes on your card outside of the U.S., U.S. military bases, territories, embassies or consulates. A fee will also apply to purchase transactions made with merchants located in foreign countries, even if the transaction is initiated from within the U.S.
	Foreign Transaction	1% of transaction amount	
Loan Services	Skip Payment	\$30	Cost to skip a payment on a consumer loan. Please note, finance charges continue to accrue on unpaid balances.
	Late Payment	Visa Credit Cards: Up to \$25 (not to exceed minimum payment due) Consumer Loans: 6% of payment amount, \$20 minimum Dealer Originated Loans (CUDL): 5% of payment amount Home Equity & Mortgage Loans: 5% of payment amount (\$5 minimum for HELOCs)	
	Loan Subordination	\$150	Cost to lower (subordinate) your home equity lien position, e.g. from first to a second lien position.
Business Banking Services	Cash and Coin Orders	15¢ each	Cost per roll of coin or strap of bills ordered.
	Business Checking Plus	\$10 Monthly	Monthly Fee waived with \$3,000 average daily balance.
	Per Item Fee	15¢ each	Checks deposited and/or cleared over account allowance as described below: - Business Checking: 150 items per month; 15¢ each thereafter. - Business Checking Plus: 300 items per month; 15¢ each thereafter.
	Cash Deposited	0.15% of amount over allowance	Fee for cash deposits over account monthly allowance as described below: - Business Checking: First \$2,500 deposited free; 0.15% thereafter. - Business Checking Plus: First \$10,000 deposited free; 0.15% thereafter. (e.g. \$1.50 per \$1000 deposited over allowance)
	Night Depository Key	\$5	1 key issued free, \$5 each thereafter.

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