

Welcome to



Rivermark & Advantis
Merger Guide

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Scheduled Downtime and Closures

February 27 - March 3

As we prepare to fully merge the strengths of our two credit unions, keeping account transitions as seamless as possible is our top priority. In order to bring our data and systems together, our branches, phones and online banking access will be temporarily unavailable. Please review the dates below and plan your banking activities in advance.

Downtime Begins	Service Impact
Thur, Feb 27 at 12pm	Online & Mobile Banking access is limited to one-time transfers
Friday, Feb 28 at 6am	Online & Mobile Banking access will be unavailable until Tuesday, March 4 at 9am
Friday, Feb 28 at 5pm	Phones, chat and branches will close early and remain unavailable until Tuesday, March 4 at 9am

All systems will be back online and available on Tuesday, March 4 at 9am.

Digital Banking

Online Banking & Mobile Banking

Beginning on March 4, Rivermark will have a new digital banking experience!

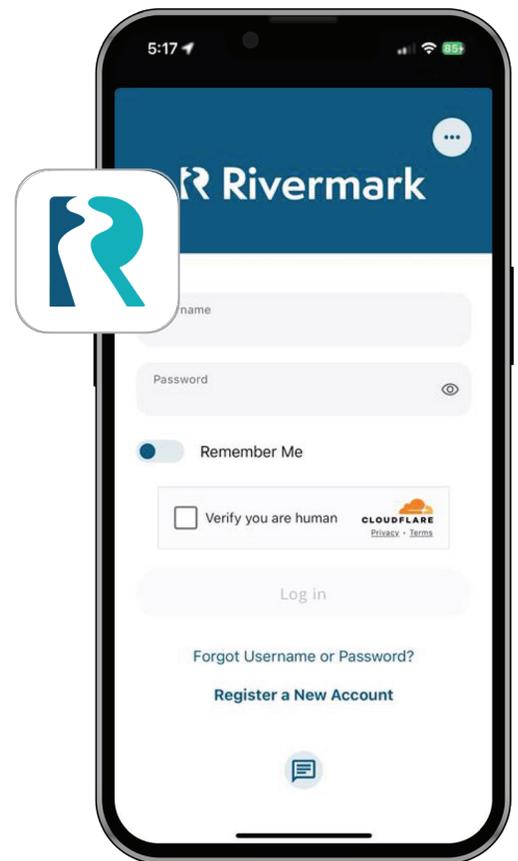
Rest assured, we've been hard at work ensuring all of your transfers, payments, bill payments, payees, and external linked accounts will transfer to our new system. Any transfers and bill payments that would normally process during our downtime, will be processed before we return online.

Download the App

Be sure to delete our old app and download the new Rivermark mobile banking app once it's available after March 4. You can confirm you have the correct app by making sure it has our new logo.



Download the app
once it's available 



Logging in for the First Time On or After March 4

Navigate to Online Banking at rivermarkcu.org and select Forgot Password from the Log In screen.

You'll log in using your **same username** as you do today and select **Forgot Password** to set your password.

If you do not remember your username, select "Forgot Username" and follow the prompts to recover your username. You will need your member number.

Step 1: Verify Identity

- Verify your identity by entering your current Username and Social Security Number
- Provide two additional pieces of information from the 4 options provided (email, date of birth, ZIP Code, or last name/Business Name)
- Click **Continue**

Step 1 of 3

Verify Your Identity

Username

Social Security Number

Now answer any 2 of the following 4 questions:

Email (Optional)

Step 2: Reset Password

Select SMS Text or Voice Call to receive a text/call with your security code to complete the password reset.

SECURITY NOTE: For added security, email is not a security verification option to use for most two-factor authentication within our new digital banking system. You will have SMS Text or Voice Call options at log in. Once logged in, in the security section you'll also be able to add an Authenticator app on your mobile device, like Duo, for enhanced security.

- Click **Continue**
- Complete the verification process by entering the six-digit code from the phone call/text
- Click **Verify**

Step 2 of 3

Password Reset Method

SMS Text
A one-time code will be sent to your mobile phone.

Time-Based One Time Passcode
A one-time passcode generated on your security application.

Voice Call
You will get a call that reads a one-time code to you.

Verification Code

A 6-digit code has been sent to your phone number (***) ***-****.

1 2 3 4 5 6

Code Will Expire In 15 Minutes

[Resend code](#) or [Change method](#)

Verify

Step 3: Create New Password

- Create a new password and enter it again to verify
- Click **Continue**

Create Password

Your password must be at least 8 characters long and contain at least one uppercase letter and one number.

Password

Password Strength is Strong

Confirm Password

Password matches

Create Password

Bill Pay

All Bill Pay payments and payees will remain intact and process as scheduled. Bill Pay will continue functioning as it does today, with one enhancement that provides added security and peace of mind.

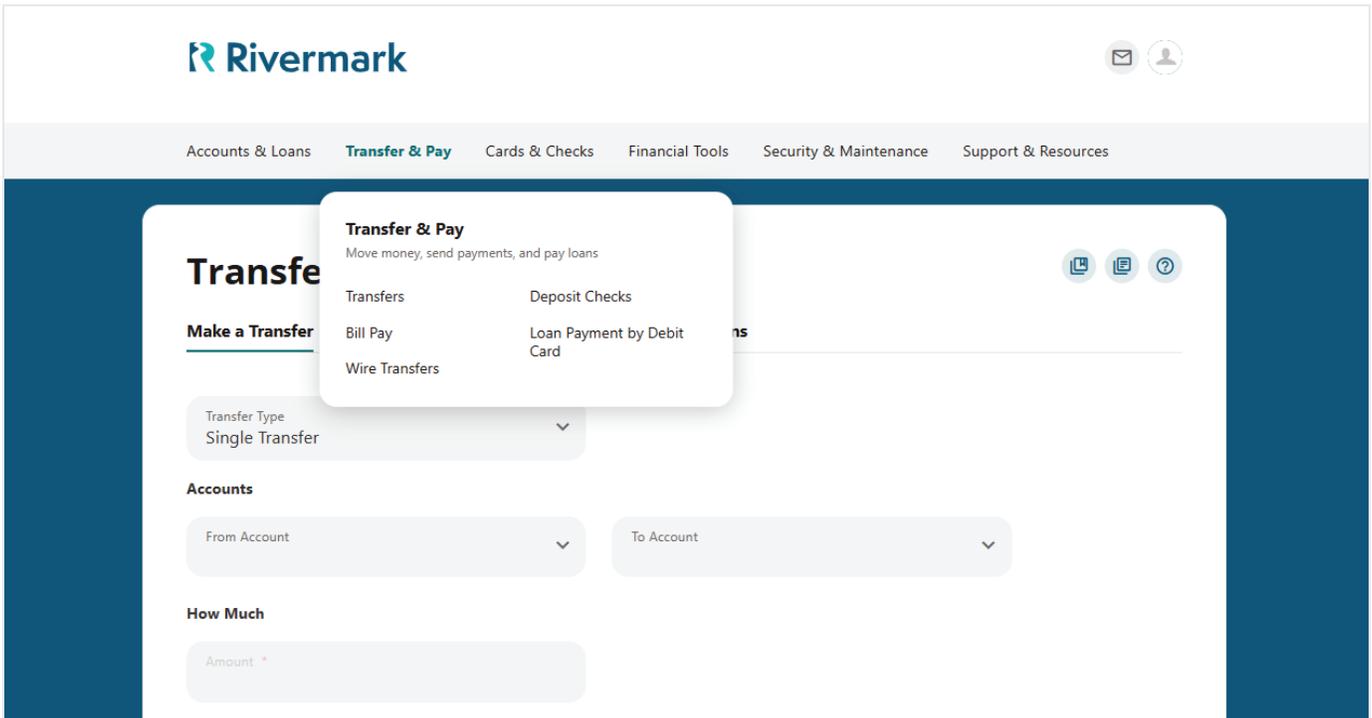
Step 1: Like today, select the date you would like the payee to receive the payment.

Step 2: Our new Bill Pay service issues checks from a Bill Pay account, ensuring that your personal account information remains secure and is not exposed to interception in the mail, unlike traditional checks.

Step 3: With the new Bill Pay service, funds are electronically withdrawn from your account by the Deliver By date, rather than when the recipient cashes the check. This process enhances your ability to budget by providing a clear timeline for when funds will be deducted.

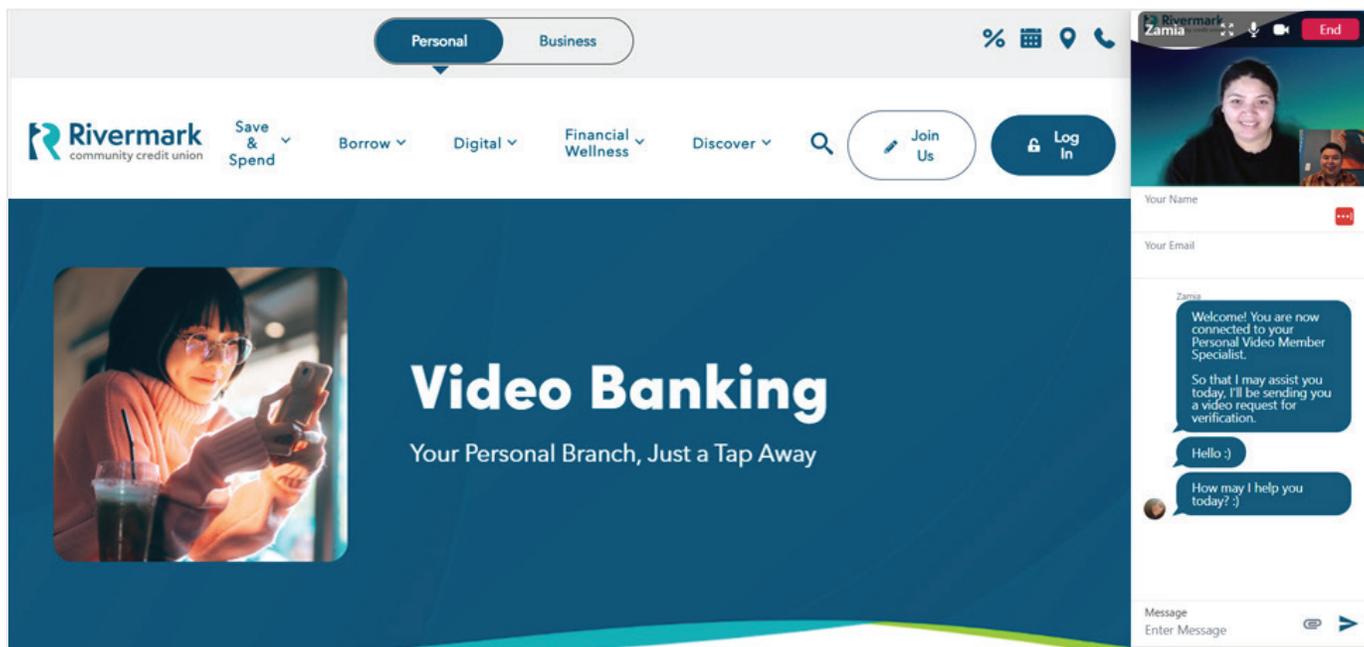
Transfers & Move Money

In Online Banking, all money movement will be consolidated into one section – Transfer & Pay. Transfers will continue to process as usual.



Video Banking and Chat

The chat feature will still be available on our website, in Online Banking, and through the mobile app. And members will now book video appointments directly from our website.



Your Accounts

Member Numbers

Your member number is the unique number assigned to you when you joined the credit union. **Your member number, routing number, and account number(s) are not changing.**

Direct Deposit and Automatic Payments

Your direct deposit(s) and automatic payments will continue to process as they do today.

Consumer Checking Accounts

Rivermark will continue to offer an interest earning checking account, which will now be called Rewards Checking.

Free Checking Plus accounts will convert to the Rewards Checking account on March 3.

Opportunity Checking accounts will convert to the Access Checking account on March 3.

If you had this Account at Rivermark	You'll now have this account	New Rate Tiers	Account Requirements	Good to Know
Free Checking Plus	Rewards Checking	\$0.01 - \$10,000 \$10,000.01 - \$25,000 \$25,000.01 + Non-Qualified	<ul style="list-style-type: none"> • 12 qualified debit card transactions • Requires eStatements 	<ul style="list-style-type: none"> • ATM surcharge rebates up to \$25 when requirements are met
Opportunity Checking	Access Checking	N/A	<ul style="list-style-type: none"> • Minimum \$5 to open 	<ul style="list-style-type: none"> • No overdraft or NSF fees. • No monthly service fees

Beginning March 3, we will also offer three new checking account options:

New Checking Options

New Checking Account	Rate Tiers	Account Requirements	Good to Know
Cash Back Checking	N/A	<ul style="list-style-type: none"> • Requires eStatements 	<ul style="list-style-type: none"> • \$0.10 cash back on debit card transactions of \$3.00 and greater
HSA Checking	\$0.01 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000+	<ul style="list-style-type: none"> • You must be enrolled in a high deductible health plan (HDHP) 	<ul style="list-style-type: none"> • Overdraft Protection is not available for this account • Transactions that result in an overdraft will be rejected
Start Checking	N/A	<ul style="list-style-type: none"> • Must be ages 14 to 22 with adult as joint if primary is under 18 • Must be enrolled in eStatements to receive cashback rewards 	<ul style="list-style-type: none"> • \$0.10 cash back on debit card transactions of \$3.00 and greater • Converts to Cash Back Checking on first day of the month following 23rd birthday • Bill Pay not available for members under 18

For additional details, please see the [Change In Terms](#) notice that was previously sent.

Beginning March 3, all details on these new checking product offerings will be viewable at rivermarkcu.org/checking.

Saving Accounts

Your savings accounts will continue to be federally insured by the NCUA. Rivermark will continue to offer a standard Savings account, along with the You Name It Savings account, and a Money Market account.

If you had this Account at Rivermark	You'll now have this account	New Rate Tiers	Account Requirements	Good to Know
Savings	Savings	\$0.01+	<ul style="list-style-type: none"> Minimum \$5 to open 	<ul style="list-style-type: none"> Member share account
You Name It Savings	You Name It Savings	\$0.01+	<ul style="list-style-type: none"> Minimum \$5 to open 	<ul style="list-style-type: none"> Additional savings account that you can name
Money Market	Money Market	\$0.01 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000+	<ul style="list-style-type: none"> Minimum \$2,500 to open 	

There will also be two new youth savings accounts available after March 3: the Youth Savings account and the Start Savings account.

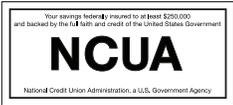
New Savings Options

New Savings Account	Rate Tiers	Account Requirements	Good to Know
Youth Savings	\$0.01+	<ul style="list-style-type: none"> Minimum \$5 to open and to maintain the account 	<ul style="list-style-type: none"> Must be under 18 years of age Intended for youth not actively managing their own money
Start Savings	\$0.01 - \$500 \$500.01+	<ul style="list-style-type: none"> Minimum \$5 to open and to maintain the account 	<ul style="list-style-type: none"> Must be 14 - 22 years of age Intended for youth actively managing their own money

Beginning March 3, all details on these new savings product offerings will be viewable at rivermarkcu.org/savings. Other savings account types not listed above will be retained with their existing terms. Please refer to the Change In Terms that was previously sent.

Certificates of Deposit (CDs)

There will be no changes to your existing CD accounts. Effective March 3, 2025, Rivermark will offer the following term options:

Certificates of Deposit Term	Available Offerings	Requirements	Good to Know
6-Month	Consumer, Business, IRA, HSA, and Youth	<ul style="list-style-type: none"> \$500 Minimum to open \$100 Minimum to open Youth CDs 	<p>NEW! For All Terms: Add-To your CD account as much and as often as you like during the term</p> 
12-Month	Consumer, Business, IRA, HSA, and Youth	<ul style="list-style-type: none"> \$500 Minimum to open \$100 Minimum to open Youth CDs 	
24-Month	Consumer, Business, IRA, and HSA	<ul style="list-style-type: none"> \$500 Minimum to open 	
36-Month	Consumer, Business, IRA, and HSA	<ul style="list-style-type: none"> \$500 Minimum to open 	
48-Month	Consumer, Business, and IRA	<ul style="list-style-type: none"> \$500 Minimum to open 	
60-Month	Consumer, Business, and IRA	<ul style="list-style-type: none"> \$500 Minimum to open 	

Just like today, your CD will automatically roll over into a standard CD when it matures, unless you take action to select a new CD term or withdraw the funds. You will have the ability to manage your CD in our new Online Banking when viewing your CD account.

All new standard CDs opened after March 3 will come with an exciting new Add-To feature, allowing you to make additional contributions to your CD at any time, locking in even more savings. Note that the Add-To feature is not available on Business CDs and Promotional CDs.

Vehicle Loans

There will be no changes to your existing loan terms, and our suite of products is not changing. We will still finance Auto, Boat, RV, Motorcycle, Off-Road Vehicles, and Personal Watercraft loans.

We're once again partnering with Credit Union Direct Lending (CUDL), so you can visit a partnering dealership and finance a vehicle with Rivermark without having to apply online or in a branch.

Note that we're reducing late fees on vehicle loans to 5% of amount owed, or \$20, whichever is greater. Late fees will not exceed \$50.

Payments

If you mail your payments, please use the following new address:

Rivermark Community Credit Union
 14405 Meyers Rd
 Oregon City OR 97045

To send payments faster and more securely, you may instantly link an external account and make an electronic payment in Online or Mobile Banking.

Mortgages

There will be no changes to existing mortgage terms, and you'll continue to have the same payment options that you do today.

Beginning March 3, if you'd like to apply for a mortgage you'll have new product options, including an 80/20 First Time Home Buyer loan. You'll find all mortgage options at rivermarkcu.org/home-loans.

Home Equity Line of Credit (HELOC)

There are no term changes for members with an existing HELOC account, and you can continue to make payments the same way you do today.

If you mail your payments, please use the following new address:

Rivermark Community Credit Union
14405 Meyers Rd
Oregon City OR 97045

Find more information at rivermarkcu.org/home-equity.

Credit Cards

Your credit card(s) will continue to function as they do today, and all Cash Back Rewards already earned will remain intact. Rivermark will continue to offer three main credit card options: Cash Back, Platinum, and Savings Secured.

- Your due date is changing from the 22nd of each month to the 25th of each month
- Your statement date is changing to the 28th of each month

You should have received a [Change In Terms](#) notice on or before January 16 outlining any changes regarding your credit card account(s).



Personal Loans

Rivermark will continue to offer the unsecured Personal Loan, the CD Secured Loan and the Savings Secured Loan (previously named Savings Secured) options.

The Personal Line of Credit (PLOC) is no longer being offered. However, if you have an existing PLOC, you will retain use of that account.

Rivermark will also offer a Credit Builder loan account that partners you with a certified financial coach to help you establish or improve your credit score as you build your savings.

Note that we're reducing late fees on Personal Loans to 5% of amount owed, or \$20, whichever is greater. Late fees will not exceed \$50.

Business Accounts

Rivermark will continue to offer two Business Checking account options: Business Checking and Business Checking Plus.

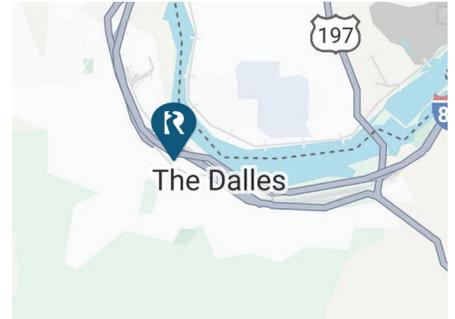
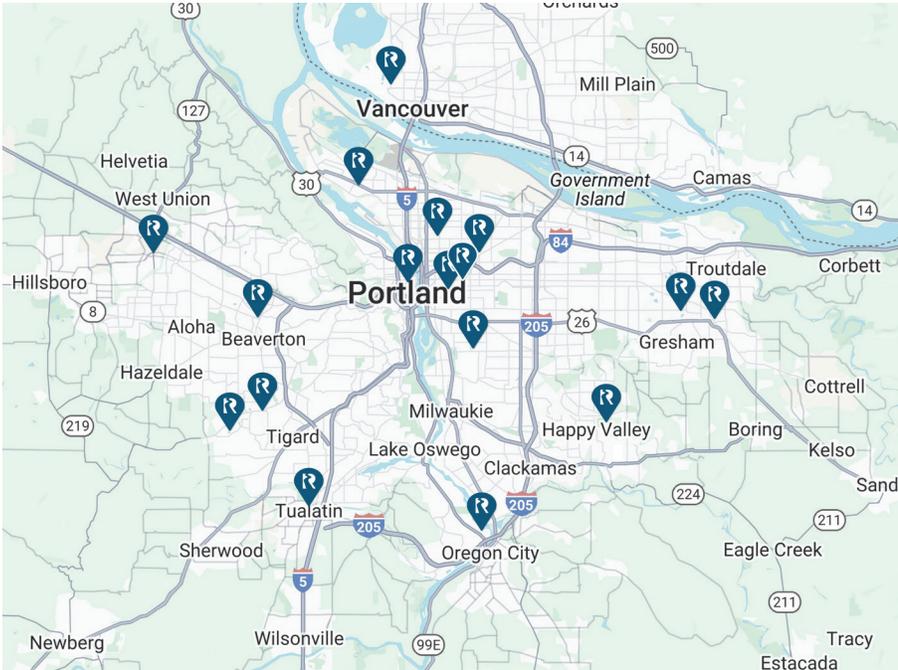
Note a few changes to the Business Checking Plus account:

- The account's item count per month is increasing from 300 to 500
- The monthly fee is increasing from \$10 to \$15
- Average daily balance to waive the monthly fee is increasing from \$3,000 to \$5,000

You should have received a [Change In Terms](#) notice on or before January 16 outlining any changes regarding your Business account(s) and/or Business Cash Back Visa.

Branch Locations

Beginning March 4, you will have access to all 19 branches! We're excited to offer expanded access across the Portland/Vancouver metro. Note that you'll continue to have access to the CO-OP ATM network as well.



Belmont

3010 SE Belmont St.
Portland, OR 97214

East Gresham

2229 NE Burnside Rd.
Gresham, OR 97030

Lombard

4800 N Lombard St.
Portland, OR 97203

Tualatin

8235 SW Tualatin-Sherwood Rd.
Tualatin, OR 97062

Cedar Hills

2905 SW Cedar Hills Blvd.
Beaverton, OR 97005

Happy Valley

15963 SE Happy Valley
Town Center Dr.
Happy Valley, OR 97086

Maupin

501 Deschutes Ave.
Maupin, OR 97037

Vancouver

1910 W Fourth Plain Blvd.
#100
Vancouver, WA 98660

Downtown

120 SW Taylor St.
Portland, OR 97204

Hawthorne

2537 SE Hawthorne Blvd.
Portland, OR 97214

Progress Ridge

14985 SW Barrows Rd.
Beaverton, OR 97007

West Linn

21900 Willamette Dr.
West Linn, OR 97068

Fremont

3515 NE 15th Ave.
Portland, OR 97212

Hillsboro

7387 NE Butler St.
Hillsboro, OR 97124

Scholls Ferry

Greenway Town Center
12262 SW Scholls Ferry Rd.
Tigard, OR 97223

Woodstock

4235 SE Woodstock Blvd.
Portland, OR 97206

Gresham Station

1058 Sleret Ave.
Gresham, OR 97030

Hollywood

4730 NE Sandy Blvd.
Portland, OR 97213

The Dalles

1240 W 6th St.
The Dalles, OR 97058

Contact Us

Contact Center Hours

Phone

You may continue to use the same phone numbers: 503-626-6600 or 800-452-8502.

Monday – Friday	8:00am – 8:00pm
Saturday	10:00am – 6:00pm

Please note that our phone system will be unavailable from February 28 at 5pm until March 4 at 9am.

Live Chat

Chat with a Member Representative in real time.

Monday – Friday	8:00am – 8:00pm
Saturday	10:00am – 6:00pm

Video Banking

Open accounts, apply for loans, and more. We are ready to help, face-to-face!

Mon, Wed, Thu, Fri	9:00am – 5:30pm
Tuesday	10:00am – 5:30pm
Saturday	10:00am – 2:00pm

Email

Use our online form at www.rivermarkcu.org (please do not include sensitive information).

Branch Hours

Beginning March 4, you'll have access to 19 branch locations!

Branch Hours

Mon, Wed, Thu, Fri	9:00am – 5:30pm
Tuesday	10:00am – 5:30pm
Saturday	10:00am – 2:00pm

Different hours apply for two locations:

Downtown Portland	Closed on Saturdays
Maupin	Only open Tue/Thu 10:00am – 2:00pm

Video Teller Hours

Available at branches with Video Teller Kiosks.

Monday – Friday	8:00am – 8:00pm
Saturday	10:00am – 6:00pm

 No Video Teller Kiosk at Downtown Portland. Coming soon to Belmont and Fremont!



WITH US YOU CAN