Miscellaneous Fees and Charges

Account Research Fee *(minimum 1 hour charge)*	$25.00 per hour
ACH Chargeback Fee[8]	$3.00 per entry
Incoming/Outgoing Check Collection Fee *(plus any direct charges from agency)*	$10.00 each
Continuous Overdraft Fee[9] *(Beginning on 5th consecutive business day, non-analyzed accounts only)*	$5.00 per business day
Document Copy Fee	$2.00 per page
Dormant Account Fee[13] *(Beginning after 12 consecutive months of no account activity)*	$5.00 per month
Garnishment/Levy Fee	$75.00 each
Concierge Mobile Branch Fee[8]	Call for pricing
Overdraft Fee[8,10]	$27.00 per item
Returned Item Fee[8,11]	$0.00 per item
Official Check Fee[8]	$5.00 per check
Check Cashing Fee *(Non-Customer, RiverBank Check)*	$5.00 per check
Overdraft Protection Fee[8] *(from RiverBank Deposit Account)*	$4.00 per transfer
Deposit Returned Items[8] (Deposited or Cashed)	
Deposit Item Redeposit Fee	$5.00 per item
Deposit Item Returned Fee	$5.00 per item
Account Statements	
Paper Statement Fee	$5.00 per month
Web Statement Fee[12]	Free
Stop Payment Orders/Requests[8]	
Regular Stop Payment Fee	$27.00 per request
Online Stop Payment Fee[12]	$22.00 per request
Wire Transfers[8]	
Incoming Wire Fee	$10.00 per wire
Outgoing Domestic Wire Fee	$20.00 per wire
Outgoing Foreign Wire Fee	$50.00 per wire

(Reduced DS Outgoing Domestic Wire Fees available for business customers who subscribe to our Digital Services)

[8]Charged as part of Analyzed Monthly Service Charge for customers with Analyzed Business Checking or IOLTA/IRETA checking. [9]This fee may be assessed on any overdraft balance created by check, in person withdrawal, recurring debit card transaction, or other electronic means. This fee will not be charged for an overdraft balance created solely by ATM withdrawals or one-time debit card transactions. [10]This fee may be assessed on any overdraft created by check, in-person withdrawal, recurring debit card transaction or other electronic means that we choose to pay; this includes overdrafts caused by items re-presented, that were previously dishonored (returned unpaid) for insufficient funds. This fee will not be assessed on any overdraft created by ATM withdrawal or one-time debit card transaction. [11]RiverBank does not assess a fee when we dishonor (return unpaid) an item due to insufficient funds. [12]Requires enrollment in Online Banking. [13]This fee may be assessed on accounts with no customer-initiated activity (deposit, withdrawals) within the past 12 consecutive months.

Digital Services (DS)[8]

DS Subscription[14]	
Digital Services Monthly Fee	$15.00 per month
DS Online Solutions[12,15]	
Check Positive Pay Fee *(per account)*	$10.00 per month
ACH Positive Pay Fee *(per account)*	$10.00 per month
DS Outgoing Domestic Wire Fee	$10.00 per wire
DS ACH Origination	Call for pricing
Online Bill Pay	Free
QuickBooks™ Interface	Free
EFTPS Tax Payments	Free
Remote Deposit Capture (RDC)[15]	
RDC Fee	$35.00 per month per scanner

[14]DS Subscription entitles customer to DS Online Solutions and RDC pricing listed.
[15]Requires subscription to Digital Services Monthly Fee.

RiverBank

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FDIC EQUAL HOUSING LENDER

Business Solutions & Pricing

RiverBank

Effective November 1, 2024

Business Checking Products

	Small Business Checking	Small Business Checking with Interest	Analyzed Business Checking	IOLTA/IRETA Checking
Available To	All Businesses with limited transaction activity	Sole Proprietors and Qualified Non-Profit Associations with limited transaction activity	Businesses with special servicing needs or those with higher transaction activity	Law and Real Estate Firms eligible for Pooled Client Trust Accounts
Minimum Opening Deposit	$500	$500	$500	$500
Minimum Balance *(To Avoid Monthly Service Charge)*	$1,000 minimum daily, $3,500 average daily[1]; or $10,000 average aggregate[2]		None	None
Monthly Service Charge	$10	$10	$10	$15[6]
Interest Bearing	No	Yes	No	Yes
Transaction Fees	• 500 free credited and/or debited items[3] per statement cycle; $0.25 Excess Item Fee per item in excess. • First $15,000 in currency deposited per statement cycle free; $1.00 Excess Currency Deposited Fee per $1,000 deposited in excess.		See Analyzed Monthly Service Charge below	
Features	• $50 credit toward first check order • RiverBank Debit Card • RiverBank Online Banking & Bill Pay • First $25 in ATM Fees Refunded per statement cycle		• Earnings Credit to offset monthly maintenance and transaction fees • $100 credit toward first check order • RiverBank Debit Card • RiverBank Online Banking & Bill Pay • First $25 in ATM Fees refunded per statement cycle	• Interest paid monthly to Legal Foundation per regulation • RiverBank Online Banking & Bill Pay

Business Savings Products

	Savings Account	Money Market Account	CDs
Available to	All Businesses		
Minimum Opening Deposit	$500	$1,000	$1,000
Minimum Balance *(To Avoid Monthly Service Charge)*	$500 minimum daily	$1,000 minimum daily	None
Monthly Service Charge	$5	$10	None
Interest Bearing	Yes	Yes	Yes
Excessive Withdrawal Fee	• $2 per restricted transaction over 6 per statement cycle[4]		Penalty for early withdrawal[5]
Excess Deposited Item Fee	• 50 free deposited items per statement cycle • $0.10 Excess Deposited Item Fee per item in excess		N/A
Other Features	• Unlimited in person or ATM withdrawals • Link to your RiverBank checking account for overdraft protection		Terms available from 30 days to 60 months

Analyzed Monthly Service Charge

Check Fee	$0.15 per item
Electronic Withdrawal Fee	$0.10 per item
Regular Deposit Fee	$0.25 per deposit
Electronic Deposit Fee	$0.20 per item
Check Deposited Fee	$0.06 per item
Currency Deposited Fee	$1.00 per $1,000
Currency & Coin Purchased Fee	$0.80 per $1,000
Negative Funds Rate	WSJ Prime+3% (Floor of 10%)
Digital Services	See Digital Services
Earnings Credit[7]	Variable Rate

[1]The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle. [2]The average aggregate deposit balance is calculated by totaling the average daily balances in customer's RiverBank Checking, Savings, or Money Market Accounts. Does not include balances in CDs. Accounts must have same ownership type, titling, and be included on a combined statement to qualify. [3]Items include deposits, deposited items, checks, withdrawals, ACH credits, ACH debits, debit card activity and transfers. [4]You may make six (6) transfers or withdrawals from your account each statement cycle, if by preauthorized or automatic transfer, check, draft, debit card or similar order (including POS transactions), or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. [5]Early withdrawal penalties vary by term. [6]Deducted from interest paid to Legal Foundation. [7]Earnings Credit applied only to Analyzed Business Checking Accounts. IOLTA/IRETA Checking does not receive Earnings Credit.