Miscellaneous Fees and Charges

Account Research Fee *(minimum 1 hour charge)*	$25.00 per hour
ACH Chargeback Fee	$3.00 per entry
Incoming/Outgoing Check Collection Fee *(plus any direct charges from agency)*	$10.00 each
Continuous Overdraft Fee[4] *(Beginning on 5th consecutive business day)*	$5.00 per business day
Document Copy Fee	$2.00 per page
Dormant Account Fee[8] *(Beginning after 12 consecutive months with no account activity)*	$5.00 per month
Garnishment/Levy Fee	$75.00 each
Overdraft Fee[5]	$27.00 per item
Returned Item Fee[6]	$0.00 per item
Official Check Fee	$5.00 per check
Check Cashing Fee *(Non-Customer, RiverBank Check)*	$5.00 per check
Overdraft Protection Fee *(from RiverBank Deposit Account)*	$4.00 per transfer
Deposit Returned Items (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[7]	Free
Stop Payment Orders/Requests	
Regular Stop Payment Fee	$27.00 per request
Online Stop Payment Fee[7]	$22.00 per request
Wire Transfers	
Incoming Wire Fee	$10.00 per wire
Outgoing Domestic Wire Fee	$20.00 per wire
Outgoing Foreign Wire Fee	$50.00 per wire

[4]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. [5]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. [6]RiverBank does not assess a fee when we dishonor (return unpaid) an item due to insufficient funds. [7]Requires enrollment in Online Banking. [8]This fee may be assessed on accounts with no customer-initiated activity (deposit, withdrawals) within the past 12 consecutive months.

RiverBank

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FDIC EQUAL HOUSING LENDER

Personal Solutions & Pricing

RiverBank

Effective November 1, 2024

Personal Checking Products

	Affinity Checking	Advantage Checking	Associates Checking
Available To	Individuals	Individuals	Individual who has a RiverBank business account or whose employer or parent/guardian has a RiverBank account
Minimum Opening Deposit	$1,500	$500	$500
Minimum Balance *(To Avoid Monthly Service Charge)*	$5,000 minimum daily or $15,000 daily aggregate[1]	$1,000 minimum daily or $5,000 daily aggregate[1]	None
Monthly Service Charge	$15	$10	None
Interest Bearing	Yes	Yes	No
RiverBank Bundle · RiverBank Debit Card · RiverBank Online Banking & Bill Pay · Free Web Statements ($5 Paper Statement Fee) · First $25 in ATM Fees Refunded Per Statement Cycle	Included – no cost	Included – no cost	Included – no cost
Other Features & Benefits	· All ATM Fees refunded · Free RiverBank Logo Checks · Free Official Checks · One Free Stop Payment Request per Month · One Free Domestic Wire Transfer per Month	· First order RiverBank logo checks free	· First order RiverBank logo checks free · Minimum balance requirement in savings waived (combined statement required)

Personal Savings Products

	Savings Account	Money Market Account	CDs
Available To	Individuals	Individuals	Individuals
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[2]	· $2 per restricted transaction over 6 per statement cycle[2]	· Penalty for early withdrawal[3]
Other Features	· Unlimited in person or ATM withdrawals · Link to your RiverBank checking account for overdraft protection	· Unlimited in person or ATM withdrawals · Link to your RiverBank checking account for overdraft protection	· IRA plans available · Terms Available from 30 days to 60 months

[1]Daily aggregate deposit balances are calculated by totaling daily current 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. [2] 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. [3]Early withdrawal penalties vary by term.