

Miscellaneous Fees and Charges

Account Research Fee <i>(minimum 1 hour charge)</i>	\$25.00 per hour
ACH Chargeback Fee ⁸	\$3.00 per entry
Incoming/Outgoing Check Collection Fee <i>(plus any direct charges from agency)</i>	\$10.00 each
Continuous Overdraft Fee ⁹ <i>(Beginning on 5th consecutive business day, non-analyzed accounts only)</i>	\$5.00 per business day
Document Copy Fee	\$2.00 per page
Dormant Account Fee	\$5.00 per month
Garnishment/Levy Fee	\$75.00 each
Mobile Branch—Services ⁸	Call for pricing
Overdraft Fee ^{8,10}	\$27.00 per item
Returned Item Fee ^{8,10}	\$27.00 per item
Official Check Fee ⁸	\$5.00 per check
Overdraft Protection Fee ⁸ <i>(from RiverBank Deposit Account)</i>	\$4.00 per transfer
Remote Deposit Capture ⁸ (RDC)	
RDC Single Doc Machine Fee	\$35.00 per month per license
RDC Multi Doc Machine Fee	\$50.00 per month per license
RDC Multi Doc Plus Machine Fee	\$65.00 per month per license
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 ¹¹	Free
Stop Payment Orders/Requests ⁸	
Regular Stop Payment Fee	\$27.00 per request
Online Stop Payment Fee ¹¹	\$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 CM Online Wire Fees are available for business customers who subscribe to our Online Wire Service)

⁸Charged as part of Analyzed Monthly Service Charge for customers with Analyzed Business Checking or IOLTA/IRETA checking. ⁹This 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. ¹⁰This fee may be assessed on any overdraft created by check, in person withdrawal, recurring debit card transaction or other electronic means. This fee will not be assessed on any overdraft created by ATM withdrawal or one-time debit card transaction. If we choose to pay the overdraft, the fee assessed will be an Overdraft Fee. If we choose to dishonor (return unpaid) the overdraft, the fee assessed will be a Returned Item Fee. ¹¹Requires enrollment in Online Banking.

Online Cash Management^{8,11}

Base Fees:

Cash Management Services	
Check Positive Pay Fee <i>(per account)</i>	\$35.00 per month
ACH Positive Pay Fee <i>(per account)</i>	\$35.00 per month
Online ACH Fee	\$35.00 per month
Online Wire Fee ¹²	\$35.00 per month
Online Bill Pay	Free
QuickBooks™ Interface	Free
EFTPS Tax Payments	Free

Online Cash Management Packages¹³:

Cash Management Package 1 Fee ¹²	
Choose one Cash Management Service	\$35.00 per month
Cash Management Package 2 Fee ¹²	
Choose two Cash Management Services	\$60.00 per month
Cash Management Package 3 Fee ¹²	
Choose three Cash Management Services	\$75.00 per month
Cash Management Package 4 Fee ¹²	
Choose four Cash Management Services	\$80.00 per month

¹²Individual Wire Fees not included in monthly fee. Enrollment in Online Wire Services entitles the customer to half price Wire Transfer Fees for all incoming wires received and outgoing wires processed through the Online Cash Management Service.

¹³Cash Management Packages combined and charged by account. ACH and Check Positive Pay Services may be combined for a Package discount when Services applied to the same account. Additional ACH or Check Positive Pay Services will be charged at applicable Cash Management Package Fee based on number of Services applied to that account.



RIVERBANK

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FDIC

BUSINESS SOLUTIONS & PRICING



RIVERBANK

Effective November 30, 2018

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 <i>(To Avoid Monthly Service Charge)</i>	\$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	<ul style="list-style-type: none"> • 500 free credited and/or debited items³ 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	<ul style="list-style-type: none"> • \$50 credit toward first check order • RiverBank Debit Card • RiverBank Online Banking & Bill Pay • First \$25 in ATM Fees Refunded per statement cycle 		<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 <i>(To Avoid Monthly Service Charge)</i>	\$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	<ul style="list-style-type: none"> • 50 free deposited items per statement cycle • \$0.10 Excess Deposited Item Fee per item in excess 		N/A
Other Features	<ul style="list-style-type: none"> • 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%)
Cash Management	See Online Cash Management
Earnings Credit ⁷	Variable Rate

¹The 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. ²The 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. ³Items include deposits, deposited items, checks, withdrawals, ACH credits, ACH debits, debit card activity and transfers. ⁴Federal regulations allow you to 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. ⁵Early withdrawal penalties vary by term. ⁶Deducted from interest paid to Legal Foundation. ⁷Earnings Credit applied only to Analyzed Business Checking Accounts. IOLTA/IRETA Checking does not receive Earnings Credit.