

Miscellaneous Fees and Charges

Account Research Fee <i>(minimum 1 hour charge)</i>	\$25.00 per hour
ACH Chargeback Fee ⁷	\$3.00 per entry
Incoming/Outgoing Check Collection Fee <i>(plus any direct charges from agency)</i>	\$10.00 each
Continuous Overdraft Fee ⁸ <i>(Beginning on 5th consecutive calendar 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 ⁷	Call for pricing
Overdraft Fee ^{7,9}	\$27.00 per item
Returned Item Fee ^{7,9}	\$27.00 per item
Official Check Fee ⁷	\$5.00 per check
Overdraft Protection Fee ⁷ <i>(from RiverBank Deposit Account)</i>	\$4.00 per transfer
Remote Deposit Capture ⁷ (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 ⁷ (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 ¹⁰	Free
Stop Payment Orders/Requests ⁷	
Regular Stop Payment Fee	\$27.00 per request
Online Stop Payment Fee ¹⁰	\$22.00 per request
Wire Transfers ⁷	
Incoming Wire Fee	\$10.00 per wire
Outgoing Domestic Wire Fee	\$20.00 per wire
Outgoing Foreign Wire Fee	\$50.00 per wire
<i>(Reduced CM Online Wire Fees are available for business customers who subscribe to our Online Wire Service)</i>	

⁷Charged as part of Analyzed Monthly Service Charge for customers with Analyzed Business Checking or IOLTA/IRETA checking. ⁸This 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.

⁹This 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. ¹⁰Requires enrollment in Online Banking.

Online Cash Management⁷

Base Fees:

Group A	
Positive Pay Fee (per account)	\$35.00 per month
Online ACH Fee	\$35.00 per month
Online Wire Fee ¹¹	\$35.00 per month
Group B	
Online Sweep Fee	\$10.00 per month
Group C	
Online Bill Pay Fee	\$5.00 per month
QuickBooks Interface Fee	\$5.00 per month
EFTPS Tax Payments	Free

Online Cash Management Packages:

Cash Management Package 1 Fee ¹¹	
Choose one Group A option and one Group C option	\$35.00 per month
Cash Management Package 2 Fee ¹¹	
Choose two Group A options and get both Group C options	\$60.00 per month
Cash Management Package 3 Fee ¹¹	
All Group A, Group B and Group C options	\$75.00 per month

¹¹Individual 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.



RIVERBANK

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Business Solutions & Pricing



RIVERBANK

Effective March 1, 2017

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>	\$2,500 minimum daily, \$5,000 average daily ¹ ; or \$10,000 daily aggregate ²	\$2,500 minimum daily, \$5,000 average daily ¹ ; or \$10,000 daily aggregate ²	None	None
Monthly Service Charge	\$15	\$15	\$10	\$15 ⁵
Interest Bearing	No	Yes	No	Yes
Transaction Fees	<ul style="list-style-type: none"> • 50 free deposited items and 50 free debited items per statement cycle • \$0.10 Excess Deposited Item Fee will be charged for each deposited item in excess of this limit during the statement cycle • \$0.10 Excess Debited Item Fee will be charged for each item debited in excess of this limit during the statement cycle 		See Analyzed Monthly Service Charge below	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 • First \$10 in ATM Fees Refunded 	<ul style="list-style-type: none"> • \$50 credit toward first check order • RiverBank Debit Card • RiverBank Online Banking • First \$10 in ATM Fees Refunded 	<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 • First \$10 in ATM Fees Refunded 	<ul style="list-style-type: none"> • Interest paid monthly to Legal Foundation per regulation • RiverBank Online Banking

Business Savings Products			
	Savings Account	Money Market Account	CDs
Available To	All Businesses	All Businesses	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 ³	• \$2 per restricted transaction over 6 per statement cycle ³	• Penalty for early withdrawal ⁴
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 	<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 	<ul style="list-style-type: none"> • Unlimited in person or ATM withdrawals • Link to your RiverBank checking account for overdraft protection 	<ul style="list-style-type: none"> • 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 ⁶	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. ²Daily 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. ³Federal regulations allow you to make six (6) transfers or withdrawals from your account each calendar month, 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. ⁴Early withdrawal penalties vary by term. ⁵Deducted from interest paid to Legal Foundation. ⁶Earnings Credit applied only to Analyzed Business Checking Accounts. IOLTA/IRETA Checking does not receive Earnings Credit.