

Simple Savings & Sub Savings Accounts

<u>ACCOUNT BALANCE</u>	<u>ANNUAL PERCENTAGE YIELD</u>	<u>DIVIDEND RATE</u>
\$0.00–\$99.99	0.00%	0.00%
\$100.00 and above	0.10%	0.10%

ANNUAL PERCENTAGE YIELD: The annual percentage yield reflects the current dividend rate and the effect of compounding. The dividend rate and the annual percentage yield may change at any time at the Credit Union's discretion.

NATURE OF DIVIDENDS: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

COMPOUNDING AND CREDITING: Dividends on this account will compound quarterly and be credited on the last day of each quarter – March, July, October, and December.

ACCOUNT CLOSING: Accrued but uncredited dividends will not be paid if the account is closed prior to the next dividend credit date.

MINIMUM TO OPEN: The required initial deposit to open the account is \$5.00

BALANCE FOR DIVIDENDS: Dividends will be calculated on the daily balance when the balance is \$100.00 or more. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated above.

ACCUAL OF DIVIDENDS ON NONCASH DEPOSITS: Dividends on this account will begin to accrue on the day that Riverset receives the deposit.

TRANSACTION LIMITATIONS (REG.D): No more than six limited (preauthorized, telephonic, or via data transmission) transfers or payments may be made from this account during a calendar month. A fee of \$10.00 will be charged for each limited transfer or payment exceeding six per month.

MONTHLY SERVICE FEE: A monthly service fee of \$7.00 will be charged unless one of the following requirements was met in the calendar month:

- Any Direct Deposit
- Average Daily Balance between all deposit accounts of \$500.00
- VISA Credit Card or Loan Account open and in good standing

ELECTRONIC BANKING FEES THROUGH USE OF DEBIT CARD

ATM usage at Riverset and PNC Bank ATMs:	FREE
ATM usage at non-Riverset or non-PNC Bank ATMs*:	\$3.00

*Surcharges from other banks may also apply

OPTIONAL SERVICES AVAILABLE

Online Banking:	FREE
Mobile Banking with Remote Deposit:	FREE
Nationwide CO-OP Shared Branch Access:	FREE

PLEASE REFER TO THE "SCHEDULE OF FEES" AND THE "MEMBERSHIP AND ACCOUNT AGREEMENT" FOR MORE INFORMATION.