



Banking Services

Personal Checking Services

Totally Free Checking

Non-interest bearing account for individual or joint depositors. \$50 minimum opening deposit; no minimum balance requirement; no monthly service charge; unlimited check writing; unlimited ATM¹ or VISA Debit² card usage.

Interest Checking

Interest bearing checking account with unlimited check writing and ATM¹ or VISA Debit² card privileges to individual or joint depositors, referred to as a "NOW" account. Variable interest credited monthly. \$500 minimum opening deposit; \$2,500 minimum daily balance to avoid a \$5 monthly service charge.

Select Money Market

Interest bearing, limited transaction account. \$2,500 minimum opening deposit. Variable interest credited monthly. \$2,500 minimum daily balance to avoid a \$10 monthly service charge. Activity fee of \$5 per transaction for excessive transactions³. ATM¹ accessible.

Personal Savings Services

Statement Savings³

Interest bearing account. Minimum opening deposit of \$50; \$50 minimum daily balance to avoid \$3 monthly service charge; ATM¹ accessible. Interest credited quarterly. Activity fee of \$4 per transaction for excessive transactions.

Junior Statement Savings³

For individuals under 18 years of age. Interest bearing account. Minimum opening deposit of \$25; no minimum balance required. ATM¹ accessible by custodian. Interest credited quarterly.

Certificate of Deposit

Interest bearing account, available to individual or business depositors, guaranteeing a fixed interest rate for a specified length of time. Maturities range from 91 days to 5 years. \$500 minimum opening deposit; automatically renewable. Interest compounded quarterly on maturities of 1 year or more; simple interest on maturities of less than 1 year. A penalty will be imposed for early withdrawal.

12-Month No Penalty Certificate of Deposit

Interest bearing account, available to individual or business depositors, guaranteeing a fixed interest rate for 12 months. \$2,500 minimum opening deposit; automatically renewable. Interest compounded quarterly. A penalty will be imposed for early withdrawal. However, one (1) penalty free withdrawal allowed per 12-month period.

Individual Retirement Account (IRA)

Custodial account established for individuals for retirement purposes, available in the form of a statement savings or a 12- to 60-month certificate of deposit. Minimum deposit of \$500 for CD and \$50 for statement savings. CD carries a fixed interest rate for term; variable rate on statement savings. Interest compounded quarterly on CD and monthly on statement savings. May have tax benefits (consult your tax advisor). A penalty will be imposed for early withdrawal.

Other Services

ATM (Automated Teller Machine)/POS (Point of Sale) Card

Convenient 24-hour access to your personal checking, savings, and money market accounts at any ATM¹ honoring STAR. You may also use the card to pay for purchases from merchants who have agreed to accept the card at POS terminals within the STAR Network.

VISA Debit Card

The VISA Debit² card is similar to the ATM/POS¹ card, but has enhanced POS access with the VISA² logo. It can be used at ATM¹ machines honoring STAR as well as for Point of Sale Purchases (POS) anywhere that accepts VISA. Purchases are debited from the primary checking account.

Direct Deposit

Payroll, retirement, Social Security, or U.S. government checks directly deposited for safety and convenience.

Safe Deposit Box

Large selection of several sizes. Provides security for valuables and important documents. Contents not FDIC insured.

Funds Transfer Overdraft Protection

Transfers between demand deposit or savings accounts whereby customers are protected from overdrafts and returned checks. A transfer fee may be charged.

Online Banking with Bill Pay

24-hour access to all your accounts, check balances, search for cleared checks, transfer funds and pay bills.

Multi-Million Dollar FDIC Insurance

We offer a product that will provide up to \$50 million dollars in FDIC insurance coverage along with the time saving convenience of One Bank and One Rate. River Community Bank is a member of the CDARS Network.

VISA Gift Cards

Purchase a VISA gift card for loved ones, friends, co-workers and acquaintances.

Business Checking Services

Business Checking

Ideal for businesses that prefer a low activity account. \$300 minimum opening deposit; low minimum daily balance requirement of \$1,000 per statement cycle to avoid \$10 monthly service charge. Up to 125 debit and credit transactions (including checks, ACH drafts, deposits etc.) per month. Night deposit service available. Line of credit available for funds transfers and overdraft protection².

Business Plus Checking

Ideal for businesses that prefer a low to moderate activity account. \$300 minimum opening deposit; low minimum daily balance requirement of \$5,000 per statement cycle to avoid \$20 monthly service charge. Up to 300 debit and credit transactions (including checks, ACH drafts, deposits etc.). Night deposit service available. Line of credit available for funds transfers and overdraft protection².

Commercial Checking

Primarily for businesses that require a high activity account. Service charges can be offset by maintaining a sufficient balance monthly (account analysis). \$300 minimum opening deposit. Night deposit service available.

Select Money Market

Interest bearing, limited transaction account. \$2,500 minimum opening deposit. Variable interest credited monthly. \$2,500 minimum daily balance to avoid a \$10 monthly service charge. Activity fee of \$5 per transaction for excessive transactions³.

Consumer Loan Services²

Personal Loans

Simple interest; flexible repayment terms; life and disability insurance coverage available. Prompt, local decisions.

Streamline Account

Secured or unsecured revolving line of credit from \$1,000 to \$100,000 with fixed or variable rate option. \$15 annual fee.

Overdraft Protection

A credit line established for the sole purpose of providing funds to up to two (2) designated checking accounts to cover check presentment. Simple interest with low monthly payment terms. \$20 annual fee.

Equity Line

A revolving line of credit secured by the equity in a primary or secondary residence. Easy access by writing checks. Simple interest loan with low monthly payments. No closing costs for lines over \$10,000 (line must remain open for a two year period to qualify). May have tax benefits (consult your tax advisor).

Equity Loan

An adjustable or fixed rate loan secured by primary or secondary residence. Simple interest; flexible terms up to 15 years. Prompt, local decisions. May have tax benefits (consult your tax advisor)

Mortgage Loans

An adjustable or fixed rate secured loan for the purchase or refinance of a house or primary and/or secondary residence. Competitive interest rates.

Visa

Pick up an application for a VISA Platinum Card at any of our branches. Visa is accepted worldwide. With every card purchase you can earn points to reward yourself by redeeming the points. No annual fees.

Business Loan² & Other Services

Loans

Short- and long-term loans for business or investment purposes; lines of credit. Fixed or variable rate simple interest loans. Competitive interest rates. Prompt, local decisions

Merchant Services

Allows businesses to electronically accept credit and debit cards for purchases.

Cash Management Sweep

Allows businesses to maximize their earnings and cash flow through overnight investments with competitive interest rates.

Business Online Banking with Biz Pay

24 Hour access to all your business accounts: check balances, pay bills, search for cleared checks, see direct deposits, and transfer funds at your convenience.

¹. Transaction fee by ATM owner other than River Community Bank, N.A. may also apply.

². Normal approval required.

³. The excessive activity charge is charged for each debit transaction in excess of four transactions.