

# RATE & FEE DISCLOSURE

As of August 8, 2022

## CHECKING ACCOUNTS

Checking account rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded monthly, and credited at the end of the month. Dividends begin to accrue upon deposit. All 3Rivers checking accounts require a \$25 minimum account opening deposit and include Online Account Access, Bill Pay, Debit Card, Mobile Banking, and access to 35K+ No Surcharge ATMs (3Rivers fee still may apply) nationwide.

	Rhythm Checking	Livin' Free Checking	Standard Checking	Reward Checking	Onward Checking
<b>Account Features</b>	See chart listed below	Up to 3 "Oops NSF Fee Refunds" per year (by member request - Online Account Access and Direct Deposit or active Online Bill Pay required for refund eligibility).	-	Dividend Earning (see chart listed below)	One NSF refund per lifetime of account.
<b>Monthly Fee</b>	\$5 Waived in cycle if qualifications are met. See chart listed below.	NONE Account available to members age 13-25. Accounts will transition to Standard Checking when the primary accountholder turns 26 years of age.	\$5 Waived if receiving only eStatements <b>OR</b> has a minimum daily account balance of \$1,000+ <b>OR</b> has a total relationship balance minimum daily of \$5,000+ <b>OR</b> account is less than 60 days old	\$5 If balance is below \$2,000 at any time during the month. <b>Waived</b> if the account has been open less than one month.	\$8

**Minimum Daily Balance** = If account balance falls below indicated dollar amount ANY TIME during the month, it will not receive a waiver of the applicable fee unless at least one of the other potential waiver conditions (if applicable) is met.

**Individual Combined Relationship:** The total value of your Minimum Daily Balance within all loans and accounts in which you have ownership, excluding Credit Cards, In School Student Loans, and Business Accounts.

### Rhythm Checking

Earns member choice of a higher dividend rate OR rebates on purchases made at iTunes and/or Amazon.com AND refunds of up to \$12 (\$3 per item) ATM surcharge fees when cycle\* requirements are met. Those requirements are:

- 1.) Make 10+ 3Rivers debit card purchases that clear during the qualification cycle\*
- 2.) Have 1+ Direct Deposit or Automated Payment
- 3.) Have 1+ Online/Mobile Banking Sign-on, and
- 4.) Receive only eStatements

#### Dividend Rewards

Portion up to \$10,000.99	Rate 1.00%	APY 1.01%
Portion over \$10,001	Rate 0.15%	APY 0.15%
Base rate (if requirements not met)	Rate 0.01%	APY 0.01%

#### Tunes Rewards

Up to \$5 credit to account for iTunes and/or Amazon.com purchases the month prior (credit expires at the end of month awarded.) A \$10 account opening grant is credited to new accounts, which must be used within the first two months of account opening.

**Rhythm Checking Rewards Cycle** = last business day of the month prior through 2<sup>nd</sup> to last business day of current month.

### Reward Checking

If balance falls below minimum for tier, rate drops to lower tier.

BALANCE	RATE	APY*
Up to \$9,999.99	0.10%	0.10%
\$10,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$49,999.99	0.15%	0.15%
\$50,000 - \$74,999.99	0.15%	0.15%
\$75,000.00 +	0.20%	0.20%

### Health Savings Account (HSA)

If balance falls below minimum for tier, rate drops to lower tier.†

BALANCE	RATE	APY*
Up to \$24,999.99	0.10%	0.10%
\$25,000.00+	0.15%	0.15%

†No minimum opening balance required.

\*APY = Annual Percentage Yield. It is the rate actually earned in one year, taking into account the effect of compounding.

Dividend Rate (RATE): The fixed or variable rate paid.

**Account Disclosure:** Dividends are paid from current income and available earnings after required transfers to reserves are made at the end of a dividend period. Dividends are not guaranteed. The dividend rates appearing in this disclosure are accurate and effective for share accounts as of the date indicated. If you have any questions or require current dividend rate information on your accounts, please call a 3Rivers representative at 260.490.8328 or 800.825.3641



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## SAVINGS ACCOUNTS

Savings Account rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded monthly, and credited at the end of the month. Dividends begin to accrue upon deposit. All 3Rivers savings accounts require a \$5 minimum account opening deposit and include Online Access and Mobile Banking.

Livin' Free Savings			Standard Savings		
<b>BALANCE</b>	<b>RATE</b>	<b>APY*</b>	<b>BALANCE</b>	<b>RATE</b>	<b>APY*</b>
Portion up to \$500	2.50%	2.53%	All Balances	0.10%	0.10%
Portion over \$500.01	0.10%	0.10%			
<b>Monthly Maintenance Fee:</b> None			<b>Monthly Maintenance Fee:</b> \$5		
Available to members up to age 25. Upon turning age 26, account will become a Standard Savings Account. Limited to one Livin' Free Savings Account per individual tax owner.			Monthly maintenance fee is waived if ANY ONE of the following is true: <ul style="list-style-type: none"> <li>You receive only eStatements</li> <li>Your Standard Savings account maintains a minimum daily balance of at least \$500</li> <li>Your individual combined relationship has a minimum daily balance of at least \$2,500</li> <li>Your Standard Savings account is 60 days old or less</li> <li>The primary owner is under age 18</li> <li>You are primary owner of an active 3Rivers consumer checking account</li> </ul>		

## Individual Retirement Accounts (IRA)

IRA rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded monthly and credited at the end of the month. Dividends begin to accrue upon deposit. Share Certificates in various terms are also available. †

BALANCE	RATE	APY*
All Balances	0.25%	0.25%

†No minimum opening balance required.

A \$10 annual maintenance fee will be assessed on accounts under \$1,000.00 beginning January 31, 2019

## MONEY MARKET ACCOUNTS

Money Market Account rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded daily, and credited at the end of the month. Dividends begin to accrue upon deposit. During any statement period, you are limited to 6 withdrawals or transfers to another account by means of preauthorized, automatic or electronic transfer, telephone order, or telephone instruction.

Optional Money Account (OMA)	Money Plus	Jumbo Money Market
<b>BALANCE</b>	<b>BALANCE</b>	<b>BALANCE</b>
Up to \$24,999.99	\$10,000 - \$34,999.99	Up to - \$99,999.99
\$25,000+	\$35,000 - \$74,999.99	\$100,000 - \$249,999.99
	\$75,000 - \$124,999.99	\$250,000 - \$499,999.99
	\$125,000 - \$499,999.99	\$500,000+
	\$500,000+	
<b>RATE</b>	<b>RATE</b>	<b>RATE</b>
0.15%	0.15%	0.25%
0.20%	0.20%	0.95%
	0.25%	1.09%
	0.30%	1.34%
	0.40%	1.35%
<b>APY*</b>	<b>APY*</b>	<b>APY*</b>
0.15%	0.15%	0.25%
0.20%	0.20%	0.95%
	0.25%	1.10%
	0.30%	1.35%
	0.40%	
If balance falls below minimum for tier, the rate drops to lower tier.	May issue up to three checks per month. If balance falls below minimum for tier, the rate drops to the lower tier. If balance falls below \$10,000 during the month, the dividend rate drops to the Standard Savings rate. (See above)	If balance falls below minimum for tier, the rate drops to the lower tier. If balance falls below \$100,000 during the month, a \$25 fee will be assessed.
<b>Minimum Account Opening Balance:</b> \$5,000	<b>Minimum Account Opening Balance:</b> \$10,000	<b>Minimum Account Opening Balance:</b> \$100,000
<b>Monthly Maintenance Fee:</b> \$10 If balance is below \$5,000 at any time during the month.	<b>Monthly Maintenance Fee:</b> \$15 If balance is below \$10,000 at any time during the month.	<b>Monthly Maintenance Fee:</b> \$25 If balance is below \$100,000 at any time during the month.

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Dividend Rate (RATE): The fixed or variable rate paid.

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## SHARE CERTIFICATE ACCOUNTS

Share Certificate Accounts are fixed rate accounts. Rates are based on 3Rivers investment rate and are declared on a weekly basis. Dividends are compounded daily and paid the last day of each month. The rate and APY will be in effect for the term of the certificate and are based upon the assumption that dividends will remain on deposit in that account until maturity. Premature withdrawal will reduce earnings. Certificates automatically renew at maturity unless funds are withdrawn from the account within seven calendar days after maturity or if 3Rivers receives notice within the grace period of seven days. If funds are withdrawn before the maturity date, an early withdrawal penalty is applicable and may include principal.

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty*
3 Months	0.10%	0.10%	\$500	30 Days' Dividends
6 Months	0.15%	0.15%		
12 Months	0.25%	0.25%	\$1,000	180 Days' Dividends
18 Months	0.30%	0.30%		
24 Months	0.35%	0.35%		
30 Months	0.40%	0.40%		
36 Months	0.60%	0.60%		
48 Months	0.70%	0.70%	\$1,000	365 Days' Dividends
60 Months	0.75%	0.75%		

## SHARE CERTIFICATE SPECIALS

Share Certificate Specials are limited time offerings that provide increased value. Share Certificate Accounts are fixed rate accounts. Rates are based on 3Rivers investment rate and are declared on a weekly basis. Dividends are compounded daily and paid the last day of each month. The rate and APY will be in effect for the term of the certificate and are based upon the assumption that dividends will remain on deposit in that account until maturity. Premature withdrawal will reduce earnings. At maturity, certificates automatically renew into the product denoted in the renewal product column below unless funds are withdrawn from the account within seven calendar days after maturity or if 3Rivers receives notice within the grace period of seven days. If funds are withdrawn before the maturity date, an early withdrawal penalty is applicable and may include principal.

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty*	Renewal Product
Any Purpose Savings Certificate**	0.20%	0.20%	\$25	90 Days' Dividends	3 Months
13 Months***	1.34%	1.35%	\$10,000	180 Days' Dividends	12 Months
13 Months***	1.64%	1.65%	\$20,000 (50% New Money)		
33 Months****	1.64%	1.65%	\$10,000		36 Months
33 Months****	1.93%	1.95%	\$20,000 (50% New Money)	365 Days' Dividends	60 Months
59 Months Bump Rate^	1.98%	2.00%	\$10,000		
59 Months Bump Rate^	2.23%	2.25%	\$20,000 (50% New Money)		

\*Penalty varies based upon the term of the certificate (and may include principal) as follows: Under 1 year = the equivalent of 30 days' dividends; 12-36 months = the equivalent of 180 days' dividends; Over 36 months = the equivalent of 365 days' dividends; Any Purpose Savings = the equivalent of 90 days' dividends.

\*\*Any Purpose Savings Certificate Limited time offer and subject to discontinuation at any time without advance notice. Allows accountholder to select a term ranging from 6 to 24 months. Upon renewal, will renew at a 3-month Term. This certificate allows for the accountholder to add funds throughout the term of the certificate.

\*\*\*13-Month Certificate Special: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. IRA option available on consumer certificates. Upon renewal, will renew at a 12-Month Term. To be eligible for the higher rate for the 13-Month Share Certificate at least 50% of the opening balance must be new money to 3Rivers. The funds may not be from an existing 3Rivers membership account.

\*\*\*\*33-Month Certificate Special: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. IRA option available on consumer certificates. Upon renewal, will renew at a 36-Month Term. To be eligible for the higher rate for the 33-Month Share Certificate at least 50% of the opening balance must be new money to 3Rivers. The funds may not be from an existing 3Rivers membership account.

^ 59-Month Bump Rate Certificate. : Limited time offer and subject to discontinuation at any time without advance notice. Available to consumers. IRA option available on consumer certificates. Upon renewal, will renew at a 60-Month Term. Allows for a single rate increase during the life of the certificate. To be eligible for the higher rate for the 59-Month Bump Rate Certificate at least 50% of the opening balance must be new money to 3Rivers. The funds may not be from an existing 3Rivers membership account. Please see our Bump Rate Certificate Disclosure for further information and restrictions.



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Checking and Savings Account Fees		Other Fees	
Check Orders	Varies	Returned Mail Fee	\$5
		<i>Assessed any day returned mail is received by 3Rivers</i>	
Copies of Checks/Drafts	\$3	Official Check	\$5
Balancing Checkbook (hourly rate)	\$20	Copy of Statement (per statement)	\$5
Non-Sufficient Funds	\$33	Closed Account	\$25
<i>Fee applies per presentment when overdraft is created by check, in-person withdrawal, or other electronic means. Affirmative consent (opt-in) is required for ATM and one-time debit card transactions</i>		<i>If closed within 90 days of opening account</i>	
Stop Payment (each or series)	\$33	Domestic ACH Set-Up	\$15
Overdraft Protection Transfer	\$10	Domestic ACH Modification Fee	\$15
Starter Check Fee (per page)	\$3	International Check Processing (Canadian/Other)	\$25/\$35
IRA Premature Withdrawals	\$10	International ACH Monthly Maintenance	\$5
IRA Account Closure Fee	\$25	International ACH Set-Up	\$40
IRA Transfer Out Fee (effective 3/1/18)	\$25	International ACH Modification Fee	\$40
HSA Account Closure Fee (effective 3/1/18)	\$25	ACH Rejection/Correction Fee	\$5
		Returned Deposit	\$25
		Incoming Wire Transfers	\$10
		Outgoing Wire Transfers	
		<i>Domestic Recurring/New</i>	\$15/\$25
		<i>International - US Correspondent</i>	\$15/\$25
		<i>International US Dollar/Foreign Currency</i>	\$40/\$25
		Check Cashing	FREE for 3Rivers Members
		<i>\$3 if not a member &amp; check is drawn from a 3Rivers Account</i>	
		Signed Over Check Fee (Members only)	\$5
		Re-Open Account	\$15
		<i>If reopened within 90 days</i>	
		Monthly Inactive Fee	\$3
		<i>No activity on account for 12 months. An account with \$1,000+ in assets or primary owner is under the age of 18 is exempt from this fee.</i>	
		Escheatment Fee (up to...)	\$30
		Foreign Currency Exchange Fee	\$5
		Special Cash Order Fee	\$100

## Card Fees

Non 3Rivers ATM (per transaction)	\$1
<i>A Non 3Rivers transaction is considered an inquiry, transfer, deposit, or withdrawal on any non-3Rivers owned ATM. This fee does not apply to transactions on Rhythm (Epic) or Livin' Free checking accounts.</i>	
ATM/Debit/Credit Card Replacement	\$10
ATM Empty Envelope Deposit	\$30

## FEES

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