RATE & FEE DISCLOSURE

As of August 1, 2025

3RIVERS®
3riversfcu.org | 800.825.3641

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.

	Dividends+ Checking	Cash Back Checking	Reward Checking	Livin' Free Checking	Standard Checking
Account Features	See chart listed below	Cash back for cleared debit card transactions (see chart listed below)	Dividend Earning (see chart listed below)	Up to 3 "Oops Refunds"^ per year (by member request - Online Account Access *and* Direct Deposit *or* active Online Bill Pay required for refund eligibility).	-
Monthly Fee	**$5** Waived in cycle, if qualifications are met. See chart listed below.	**$5** Waived if receiving only eStatements **AND** Account is less than 30 days old **OR** at least 10 3Rivers debit card transactions settle during the current reward cycle.	**$5** If balance is below $2,000 at any time during the month. **Waived** if the account has been open less than one month.	**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 **OR** a minimum daily account balance of $1,000+ **OR** a total relationship minimum daily balance of $5,000+ **OR** account is less than 60 days old

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.*

^ ***Oops Refund****: Allows refund of any fee listed on the Rate and Fee disclosure that was assessed against the Livin' Free Checking account, up to $33 per occurrence.*

Dividends+ Checking

Earns member a higher dividend rate AND refunds of up to $12 (up to $3 per item for the first 4 occurrences) ATM surcharge fees each month when all cycle* requirements are met. Those requirements are:

1.) Make 15+ 3Rivers debit card purchases that settle during the qualification cycle* *($0.01 minimum transaction amount)*
2.) Have 1+ Direct Deposit or Automated Payment that clear during the qualification cycle* *($1.00 minimum transaction amount)*
3.) Receive only eStatements

Dividend Rewards

BALANCE	RATE*	APY**,^^
Portion up to $9,999.99	Rate 1.98%	2.00%
Portion $10,000.00+	Rate 0.15%	0.15%
Base rate (if requirements not met)	Rate 0.01%	0.01%

**** - Dividends+ Checking Rewards Cycle = First of Month to Last of Month***

Cash Back Checking

Cash Back Checking offers rewards for debit card transactions that clear your account during the monthly cycle*. Cash back percentages and reward caps are determined by the aggregate number of 3Rivers debit card transactions that clear the account as seen in the tier chart.

Cash Back Rewards

CYCLE DEBIT CARD TRANSACTIONS	CASH BACK RATE	MAX REFUND AMOUNT
1 to 19 Transactions	1.00%	$2.50
20 to 39 Transactions	1.00%	$5.00
40 to 59 Transactions	1.00%	$7.50
60+ Transactions	1.00%	$10.00

**** - Cash Back Checking Rewards Cycle = First of Month to Last of Month***

Reward Checking

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

BALANCE	RATE*	APY**
Up to $9,999.99	0.20%	0.20%
$10,000 - $24,999.99	0.25%	0.25%
$25,000 - $49,999.99	0.30%	0.30%
$50,000 - $74,999.99	0.35%	0.35%
$75,000.00 +	0.40%	0.40%

Health Savings Account (HSA) Checking

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.

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

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

^^ Dividends+ Checking APY: *APY for balances up to $9,999.99 is 2.00%. APY range for balances between $10,000 and $250,000 is 0.22% - 2.00%*

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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
BALANCE / **RATE*** / **APY**,^** Portion up to $500 / 2.96% / 3.00% Portion $500.01+ / 0.10% / 0.10%	**BALANCE** / **RATE*** / **APY**** All Balances / 0.10% / 0.10%
Monthly Maintenance Fee: None	**Monthly Maintenance Fee:** $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: • You receive only eStatements • Your Standard Savings account maintains a minimum daily balance of at least $500 • Your individual combined relationship has a minimum daily balance of at least $2,500 • Your Standard Savings account is 60 days old or less • The primary owner is under age 18 • You are primary owner of an active 3Rivers consumer checking account

^ Living Free Checking APY: *APY for balances up to $500 is 3.00%. APY range for balances between $500.01 and $250,000 is 0.11% - 3.00%*

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. †

If BALANCE	RATE*	APY**
All Balances	0.25%	0.25%

†No minimum opening balance required.

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.

Money Market

BALANCE	RATE*	APY**
$5,000 - $24,999.99	1.09%	1.10%
$25,000 - $44,999.99	1.19%	1.20%
$45,000 - $64,999.99	1.29%	1.30%
$65,000 - $84,999.99	1.39%	1.40%
$85,000 - $124,999.99	1.49%	1.50%
$125,000+	1.59%	1.60%

If balance falls below minimum for tier, the rate drops to lower tier. If balance falls below $5,000 during the month, the dividend rate drops to the Standard Savings rate. *(See above)*

Minimum Account Opening Balance: $5,000

Monthly Maintenance Fee: $10 If balance is below $5,000 at any time during the month.

Money Plus

BALANCE	RATE*	APY**
$10,000 - $34,999.99	0.55%	0.55%
$35,000 - $74,999.99	0.60%	0.60%
$75,000 - $124,999.99	0.70%	0.70%
$125,000 - $499,999.99	0.75%	0.75%
$500,000+	0.85%	0.85%

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)*

Minimum Account Opening Balance: $10,000

Monthly Maintenance Fee: $15 If balance is below $10,000 at any time during the month.

Jumbo Money Market

BALANCE	RATE*	APY**
Up to $99,999.99	0.25%	0.25%
$100,000 - $249,999.99	2.23%	2.25%
$250,000 - $499,999.99	2.47%	2.50%
$500,000 - $1,999,999.99	2.71%	2.75%
$2,000,000 - $4,999,999.99	3.20%	3.25%
$5,000,000+	3.68%	3.75%

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.

Minimum Account Opening Balance: $100,000

Monthly Maintenance Fee: $25 If balance is below $100,000 at any time during the month.

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

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

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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[1]
3 Months	1.98%	2.00%	$500	30 Days' Dividends
6 Months	4.07%	4.15%		
12 Months	3.92%	4.00%	$1,000	180 Days' Dividends
18 Months	2.23%	2.25%		
24 Months	2.23%	2.25%		
30 Months	2.47%	2.50%		
36 Months	3.44%	3.50%		
48 Months	2.47%	2.50%	$1,000	365 Days' Dividends
60 Months	2.47%	2.50%		

OTHER SHARE CERTIFICATE

Other Share Certificate are limited time offerings that provide additional 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[1]	Renewal Product
Any Purpose Savings Certificate[2]	1.98%	2.00%	$25	90 Days' Dividends	3 Months
11 Month Safety Certificate[3]	3.44%	3.50%	$1,000	30 Days' Dividends (If closed before 30 days)	11 Month Safety

***1 -** 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.*

***2 -** 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.*

***3 -** 11-Month Safety Certificate: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. Upon renewal, will renew as the 11-Month Safety Certificate. Account must be opened at least 30 days to be eligible for penalty free withdrawal. Entire balance must be closed to withdrawal funds.*

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FEES

Checking and Savings Account Fees

Check Orders	Varies
Copies of Checks/Drafts	$3
Balancing Checkbook *(hourly rate)*	$20
Overdraft Fee *Charged for each paid overdraft. Separate opt-in for debit card and ACH coverage.*	$33
NSF (Non-Sufficient Funds) Fee *Charged for each unpaid overdraft. Separate opt-in for debit card and ACH coverage.*	$10
Stop Payment *(each or series)*	$33
Overdraft Protection Transfer	$3
Starter Check Fee *(per page)*	$3

Card Fees

Non 3Rivers ATM *(per transaction)* *A Non 3Rivers transaction is considered an inquiry, transfer, deposit, or withdrawal on any non-3Rivers owned ATM. Does not apply to transactions on Cash Back Checking, Dividends+ Checking, or Living Free Checking*	$1
ATM/Debit/Credit Card Replacement	$10
ATM Empty Envelope Deposit	$30
Expedited Delivery *(Next Day/Second Day)*	$50/$25

IRA & HSA Fees

IRA Plan Annual Maintenance Fee *Waived if ANY ONE of the following are true:* • *The IRA Plan is less than 30 days old* • *Your combined IRA Plan maintains a minimum daily balance of at least $2,500* • *Your individual combined relationship has a minimum daily balance of at least $10,000*	$10
IRA Premature Withdrawals	$10
IRA Account Closure Fee	$25
IRA Transfer Out Fee	$25
HSA Account Closure Fee	$25
HSA Transfer Out Fee	$25

Other Fees

Returned Mail Fee *Assessed any day returned mail is received by 3Rivers*	$5
Official Check	$5
Copy of Statement *(per statement)*	$5
Closed Account *If closed within 90 days of opening account*	$25
Domestic ACH Set-Up	$15
Domestic ACH Modification Fee	$15
International Check Processing	$35
International ACH Monthly Maintenance	$5
International ACH Set-Up	$40
International ACH Modification Fee	$40
ACH Rejection/Correction Fee	$5
Returned Deposit	$25
Incoming Wire Transfers	$10
Outgoing Wire Transfers	
Domestic Recurring/New	$15/$25
International - US Correspondent	$15/$25
International US Dollar/Foreign Currency	$40/$25
Check Cashing *$3 if not a member & check is drawn from a 3Rivers Account*	FREE *for 3Rivers Members*
Signed Over Check Fee *(Members only)*	$5
Re-Open Account *If reopened within 90 days*	$15
Monthly Inactive Fee *No activity on account for 12 months. IRA accounts and accounts with $1,000+ in assets or primary owner is under the age of 18 are exempt from this fee.*	$3
Escheatment Fee *(up to…)*	$30
Foreign Currency Exchange Fee	$5
Special Cash Order Fee	$100
Expedited Delivery – *Official/Bank Check (Next Day/Second Day)*	$50/$25