

Welcome to



Advantis & Rivermark  
Merger Guide

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# Scheduled Downtimes and Closures

## February 28 - March 3

As we prepare to fully merge the strengths of our two credit unions, keeping account transitions as seamless as possible is our top priority. In order to bring our data and systems together, our branches, phones and online banking access will be temporarily unavailable. Please review the dates below and plan your banking activities in advance.

Downtime Begins	Service Impact
Friday, Feb 28 at 5pm	Phones, chat and branches will close early and remain unavailable until Tuesday, March 4 at 9am
Friday, Feb 28 at 6pm	Online & Mobile Banking access will be unavailable until Tuesday, March 4 at 9am

**All systems will be back online and available on Tuesday, March 4 at 9am.**

## Digital Banking

### Online Banking

Beginning on March 4, you'll log in **using your same username and password as you do today.** If you have issues logging in, please use the "Forgot Password" link to reset your password.


All of your transfers, payments, bill payments & payees, and external accounts will remain intact.

### Mobile Banking

Beginning on March 4, you'll need to complete a few simple steps:

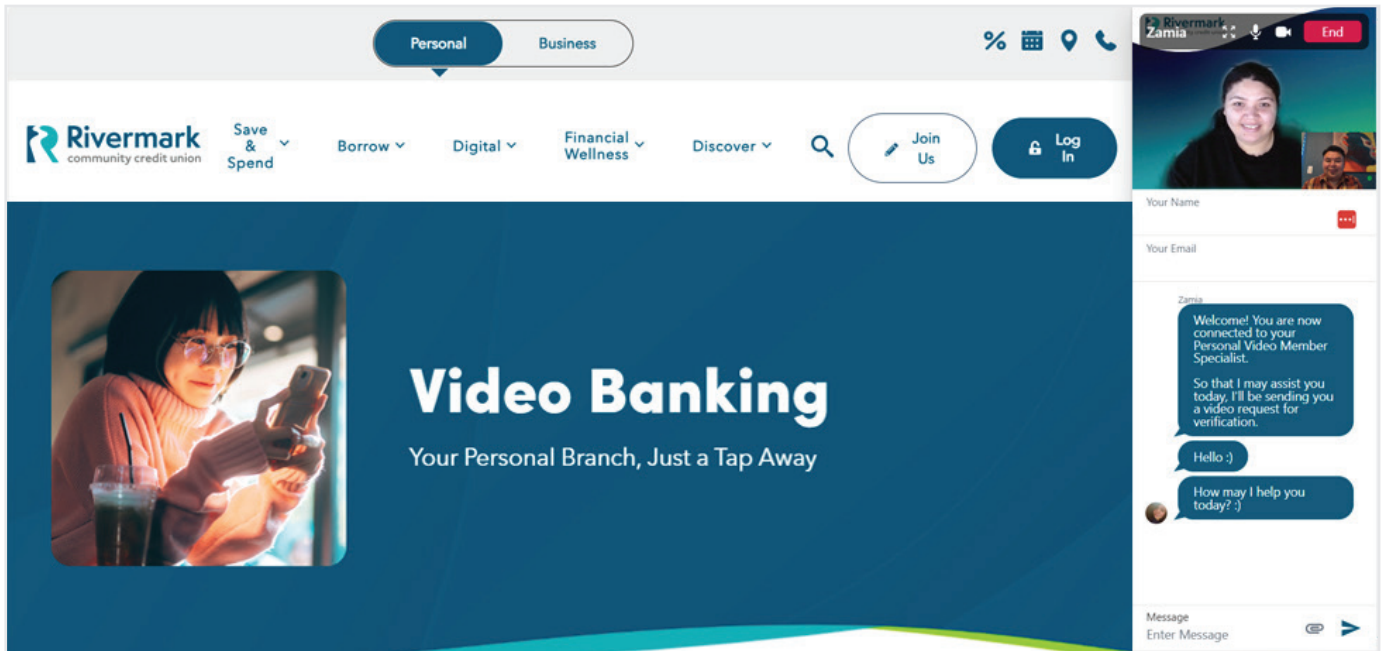
- If you do not have automatic app updates turned on, you'll need to manually update the app on your mobile device once the app is released by the Apple App or Google Play stores.
- If you do not currently have the app on your mobile service, please download the new Online Banking app once it's available in the Apple App or Google Play stores.



Download the app once it's available 

# Video Banking and Chat

Our chat service will be available on our website, in online banking, and through the mobile app. You can also book video appointments directly from our [website](#).



## Your Accounts

### Member Numbers and Account Numbers

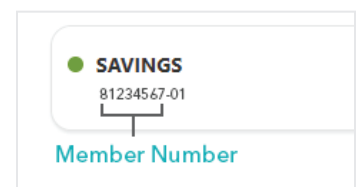
Beginning March 4, you will have a new member number. Your member number is the unique number assigned to you when you joined the credit union.

The number '8' will be added to the beginning of your original member number (and possibly additional zeros) to form a new eight-digit number.

For example

- If your original member number is 1234567, your new member number will be 81234567.
- If your original member number is 1234, your new member number will be 80001234.

Your savings and checking account numbers that you see in your statements and in Digital Banking will reflect your new member number. Find your new member number in the Digital Banking dashboard under the account name.



# Checks, Direct Deposit & Automatic Payments

## Checks

Your checks (both outstanding and future checks you write) will continue to work as they do today. The account number that appears on the bottom of your checks is NOT changing. This is also referred to as the “Electronic Transfers” number in Account Details in Digital Banking. New check orders will use the new Rivermark routing number and your current ‘Electronic Transfers’ number. **There is no action you need to take at this time.**

## Electronic Payments & Deposits

### Existing Payments & Deposits

Your established electronic ACH transactions, deposits, payments, and Bill Pay payments will continue to post as they do today. **There is no action you need to take at this time.**

### NEW Payments & Deposits on or after March 4

Beginning March 4, all new (not currently set up) electronic ACH deposits, payments and wire transfers must use the new Rivermark routing number and account numbers.

To set up a NEW electronic payment or deposit on or after March 4 you will need two important numbers:

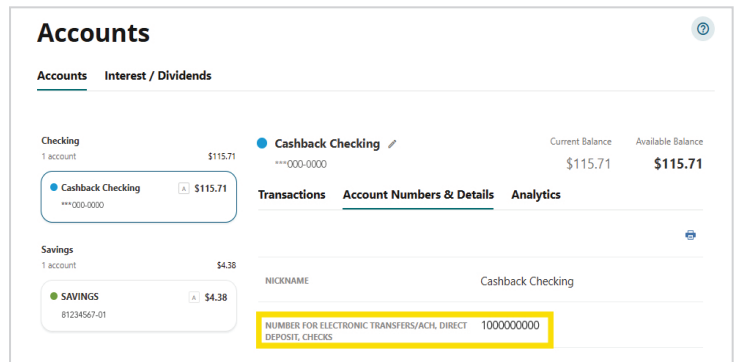
#### 1. The New Rivermark Routing Number: 323076012

The routing number appears in the footer of the Rivermark website and in the footer of Digital Banking

#### 2. The Electronic Transactions Number:

The unique number for your savings or checking account that can be found in Digital Banking. Here is how to find it after March 4:

1. Click on the desired savings or checking account from the Dashboard
2. In desktop, select the Account Details tab above transaction history; in the mobile app, select Show Details in the upper right corner
3. Use the number in the field listed below:
  - A. Checking accounts: “Number for Electronic Transfer/ACH, Direct Deposit, Checks”
  - B. Savings accounts: “Account Number” field



# Consumer Checking Accounts

Rivermark will continue to offer an interest earning checking account, which will now be called Rewards Checking.

Fusion Checking, Interest Checking and Platinum Checking accounts will all convert to the new Rewards Checking account.

Cashback Checking and Free Checking accounts will convert to the new Cash Back Checking account.

There will be no changes to the Access Checking, HSA Checking, or Start Checking accounts.

If you had this Account at Advantis	You'll now have this account at Rivermark	New Rate Tiers	Account Requirements	Good to Know
Fusion Checking or Interest Checking or Platinum Checking	<b>Rewards Checking</b>	\$0.01 - \$10,000 \$10,000.01 - \$25,000 \$25,000.01 + Non-Qualified	<ul style="list-style-type: none"> <li>• 12 qualified debit card transactions</li> <li>• Requires eStatements</li> </ul>	<ul style="list-style-type: none"> <li>• ATM surcharge rebates up to \$25 when requirements are met</li> <li>• No ACH or direct deposit requirements</li> </ul>
Cashback Checking or Free Checking	<b>Cash Back Checking</b>	N/A	<ul style="list-style-type: none"> <li>• Requires eStatements</li> </ul>	<ul style="list-style-type: none"> <li>• \$0.10 cash back on debit card transactions of \$3.00 and greater</li> </ul>
Access Checking	<b>Access Checking</b>	N/A	N/A	<ul style="list-style-type: none"> <li>• No overdraft or NSF fees</li> <li>• No monthly service fees</li> </ul>
HSA Checking	<b>HSA Checking</b>	\$0 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000+	<ul style="list-style-type: none"> <li>• You must be enrolled in a high deductible health plan (HDHP)</li> </ul>	<ul style="list-style-type: none"> <li>• Overdraft Protection is not available for this account. Transactions that result in an overdraft will be rejected</li> </ul>
Start Checking	<b>Start Checking</b>	N/A	<ul style="list-style-type: none"> <li>• Must be ages 14 to 22 with adult as joint if primary is under 18</li> <li>• Must be enrolled in eStatements to receive cashback rewards</li> </ul>	<ul style="list-style-type: none"> <li>• \$0.10 cash back on debit card transactions of \$3.00 and greater</li> <li>• Converts to Cash Back Checking on first day of the month following 23rd birthday</li> <li>• Bill pay not available for members under 18</li> </ul>

## Important:

Overdraft Transfer will be established for all checking accounts (for members age 18+). This free service automatically transfers funds from Savings to checking to cover transactions that would otherwise overdraw your account. If you already have Overdraft Transfer, there will be no changes. You should have received a [Change In Terms](#) notice in January, outlining any changes regarding your checking accounts, including information about Overdraft Protection.

Beginning March 3, all details on these new checking product offerings will be viewable at [rivermarkcu.org/checking](http://rivermarkcu.org/checking).

# Savings Accounts

Rivermark will offer three savings options:

- Savings account
- You Name It Savings account
- Money Market account

Additionally, the Youth Savings, Start Savings, IRA Savings, and My First Home Savings accounts will still be available.

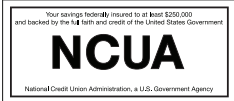
If you had this Account at Advantis	You'll now have this account at Rivermark	New Rate Tiers	Good to Know
Regular Savings	<b>Savings</b>	\$0.01+	<ul style="list-style-type: none"> <li>• Member share account</li> </ul>
Additional Savings	<b>You Name It Savings</b>	\$0.01+	<ul style="list-style-type: none"> <li>• Additional savings account that you can name</li> </ul>
High-Growth Money Market	<b>Money Market</b>	\$0.01 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000+	
Youth Savings	<b>Youth Savings</b>	\$0.01	<ul style="list-style-type: none"> <li>• Must be under 18 years of age</li> <li>• Intended for youth not actively managing their own money</li> </ul>
Start Savings	<b>Start Savings</b>	\$0.01 - \$500 \$500.01+	<ul style="list-style-type: none"> <li>• Must be 14 - 22 years of age</li> <li>• Intended for youth actively managing their own money</li> </ul>

For additional details, please see the [Change In Terms](#) notice that was previously sent to all members.

Beginning March 3, all details on these new savings product offerings will be viewable at [rivermarkcu.org/savings](http://rivermarkcu.org/savings).

# Certificates of Deposit (CDs)

Your CD accounts will continue to be federally insured by the NCUA, and there will be no changes to your existing CDs.

Certificates of Deposit Term	Available Offerings	Requirements	Good to Know
6-Month	Consumer, Business, IRA, HSA, and Youth	<ul style="list-style-type: none"> <li>\$500 Minimum to open</li> <li>\$100 Minimum to open Youth CDs</li> </ul>	<ul style="list-style-type: none"> <li><b>For All Terms:</b> Add-To your CD account as much and as often as you like during the term</li> </ul> 
12-Month	Consumer, Business, IRA, HSA, and Youth	<ul style="list-style-type: none"> <li>\$500 Minimum to open</li> <li>\$100 Minimum to open Youth CDs</li> </ul>	
24-Month	Consumer, Business, IRA, and HSA	<ul style="list-style-type: none"> <li>\$500 Minimum to open</li> </ul>	
36-Month	Consumer, Business, IRA, and HSA	<ul style="list-style-type: none"> <li>\$500 Minimum to open</li> </ul>	
48-Month	Consumer, Business, and IRA	<ul style="list-style-type: none"> <li>\$500 Minimum to open</li> </ul>	
60-Month	Consumer, Business, and IRA	<ul style="list-style-type: none"> <li>\$500 Minimum to open</li> </ul>	

Just like today, your CD will automatically roll over into a standard CD when it matures, unless you take action to select a new CD term or withdraw the funds. Note that the Add-To feature is still unavailable on Business and Promotional CDs.

## Vehicle Loans

Nothing will change for existing vehicle loan terms, and there is no need to change who is listed as your lien holder (it's okay to leave "Advantis" as the lien holder).

### Payments

If you mail your payments, please use the following address:

Rivermark Community Credit Union  
 14405 Meyers Rd  
 Oregon City, OR 97045

To send payments faster and more securely, you may instantly link an external account and make an electronic payment in Online or Mobile Banking.



## Mortgages

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There will be no immediate changes to the existing mortgage servicing relationship. Members affected by future changes to the mortgage loan servicer relationship will receive a separate communication soon.

### Payments

- If you are currently paying Midwest Loan Services, continue doing so in the manner you are today.
- If you mail your payments to Advantis today, please use the following address beginning on March 3:

Rivermark Community Credit Union  
14405 Meyers Rd  
Oregon City, OR 97045

If you'd like to apply for a mortgage after March 3, you'll have new product options, including an 80/20 First Time Home Buyer loan. You'll find them at [rivermarkcu.org/home-loans](http://rivermarkcu.org/home-loans).

## Home Equity Line of Credit (HELOC)

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There are no term changes for members with an existing HELOC account. HELOCs currently serviced in-house will remain in-house, and HELOCs with credit cards tied to them currently serviced externally, will be moving in-house.

### Externally-Serviced HELOCs w/ Credit Cards

Continue making payments as you do today for HELOC loans that are externally-serviced. We will notify you with next steps when we bring these externally-serviced loans in-house.

### HELOCs Serviced by Advantis

If you currently make payments from your Advantis account, no action is necessary.

- If you send payments to us from another financial institution, you'll need to update the details of your ACH and online Bill Payments after March 3 to include the new Rivermark routing number (323076012) and your new account number
- If you mail payments, please use the following address:

Rivermark Community Credit Union  
14405 Meyers Rd  
Oregon City, OR 97045

After March 3, our Home Equity product offerings will include a standard HELOC and a Fixed Second Home Equity Loan (HELOAN). Find more information at [rivermarkcu.org/home-equity](http://rivermarkcu.org/home-equity).

## Credit Cards

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Your credit card(s) will continue to function as they do today. Rivermark will continue to offer three main credit card options: Cash Back, Platinum, and Savings Secured.

- The Signature Cashback Rewards credit card will be renamed the Cash Back Credit Card
- The Visa Platinum credit card will be renamed the Platinum Credit Card
- The Secured credit card will convert to the Savings Secured Credit Card

All Cash Back Rewards will remain intact, and we are working on a way to make redeeming your rewards even easier. More info to come on this soon! For additional details, please see the [Change In Terms](#) notice that was previously sent to all members.



## Personal Loans

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Rivermark will continue to offer the unsecured Personal Loan and the Savings Secured Loan options.

The Personal Flex Line (PFL) is no longer being offered. However, if you have an existing PFL, you will retain use of that account.

Rivermark will also offer a Credit Builder loan account that partners you with a certified financial coach to help you establish or improve your credit score as you build your savings.

## Business Accounts

Rivermark will now offer two Business Checking account options: Business Checking and Business Checking Plus.

Previous Business Solutions Checking, Business Checking, and Business Value Checking accounts will convert to the standard Business Checking account.

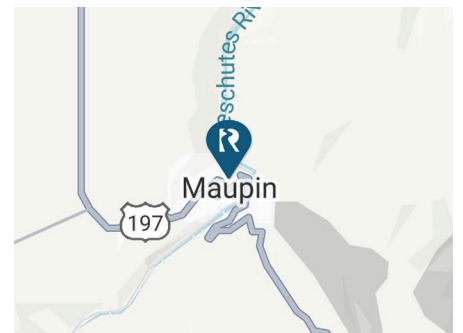
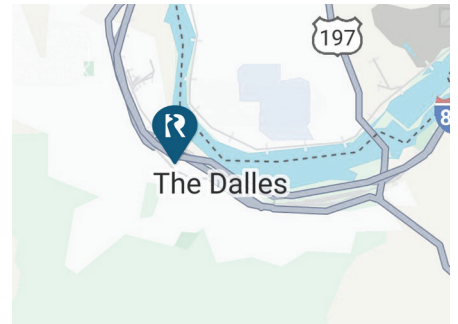
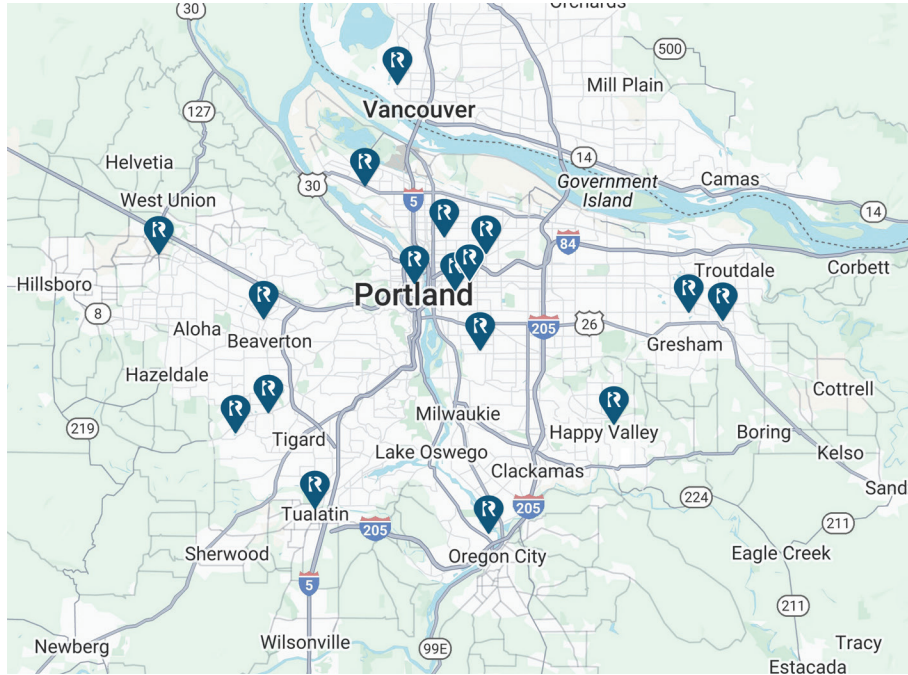
If you had this Account at Advantis	You'll now have this account at Rivermark	Rate Tiers	Monthly Fees	Requirements	Good to Know
Business Solutions Checking or Business Checking or Business Value Checking	<b>Business Checking</b>	\$0.01 - \$2,499.99 \$2,500 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000+	N/A	<ul style="list-style-type: none"> <li>Minimum \$100 opening deposit</li> </ul>	<ul style="list-style-type: none"> <li>250 fee-free items over the counter each month</li> <li>A fee of \$0.20 will be assessed for each item after the initial 250</li> <li>Cash deposits first \$2,500 free, and \$0.15 per \$100 deposited thereafter</li> </ul>
N/A	<b>Business Checking Plus</b>	\$0.01 - \$3,000 \$3,000.01 - \$25,000 \$25,000 - \$49,999.99 \$250,000.01+	\$15	<ul style="list-style-type: none"> <li>Minimum \$100 opening deposit</li> <li>Monthly fee waived with \$5,000 average daily balance</li> </ul>	<ul style="list-style-type: none"> <li>First 500 items free per month, \$0.15 per item thereafter</li> <li>Cash deposits first \$10,000 free, and \$0.15 per \$100 deposited thereafter</li> </ul>

The Business Cashback Rewards Credit Card will convert to the Business Cash Back Visa, and cardholders will now earn 1% cash back on all purchases.

For additional details, please see the [Change In Terms](#) notice that was previously sent to all members.

# Branch Locations

Beginning March 4, you will have access to all 19 branches! We're excited to offer expanded access across the Portland/Vancouver metro, and as far East as The Dalles and Maupin. Note that you'll continue to have access to the CO-OP ATM network as well.



## Belmont

3010 SE Belmont St.  
Portland, OR 97214

## East Gresham

2229 NE Burnside Rd.  
Gresham, OR 97030

## Lombard

4800 N Lombard St.  
Portland, OR 97203

## Tualatin

8235 SW Tualatin-Sherwood Rd.  
Tualatin, OR 97062

## Cedar Hills

2905 SW Cedar Hills Blvd.  
Beaverton, OR 97005

## Happy Valley

15963 SE Happy Valley Town Center Dr.  
Happy Valley, OR 97086

## Maupin

501 Deschutes Ave.  
Maupin, OR 97037

## Vancouver

1910 W Fourth Plain Blvd. #100  
Vancouver, WA 98660

## Downtown

120 SW Taylor St.  
Portland, OR 97204

## Hawthorne

2537 SE Hawthorne Blvd.  
Portland, OR 97214

## Progress Ridge

14985 SW Barrows Rd.  
Beaverton, OR 97007

## West Linn

21900 Willamette Dr.  
West Linn, OR 97068

## Fremont

3515 NE 15th Ave.  
Portland, OR 97212

## Hillsboro

7387 NE Butler St.  
Hillsboro, OR 97124

## Scholls Ferry

Greenway Town Center  
12262 SW Scholls Ferry Rd.  
Tigard, OR 97223

## Woodstock

4235 SE Woodstock Blvd.  
Portland, OR 97206

## Gresham Station

1058 Sleret Ave.  
Gresham, OR 97030

## Hollywood

4730 NE Sandy Blvd.  
Portland, OR 97213

## The Dalles

1240 W 6th St.  
The Dalles, OR 97058

# Contact Us

Our friendly Member Representatives are ready to answer your questions.

## Contact Center Hours

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Beginning March 4, we have new extended hours, along with new ways to talk with us!

### Phone – New extended hours!

You may continue to use the same phone numbers: 503-785-2528 or 800-547-5532.

Monday – Friday 8:00am – 8:00pm

Saturday 10:00am – 6:00pm

Please note that our phone system will be unavailable from February 28 at 5pm until March 4 at 9am.

### Live Chat

Chat with a Member Representative in real time.

Monday – Friday 8:00am – 8:00pm

Saturday 10:00am – 6:00pm

### Video Banking – New service!

Open accounts, apply for loans, and more. We are ready to help, face-to-face!

Mon, Wed, Thu, Fri 9:00am – 5:30pm

Tuesday 10:00am – 5:30pm

Saturday 10:00am – 2:00pm

### Email

Use our online form at [www.rivermarkcu.org](http://www.rivermarkcu.org) (please do not include sensitive information).

## Branch Hours

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Beginning March 4, you'll have access to 19 branch locations!

### Branch Hours

Mon, Wed, Thu, Fri 9:00am – 5:30pm

Tuesday 10:00am – 5:30pm

Saturday 10:00am – 2:00pm

*Different hours apply for two locations:*

Downtown Portland Closed on Saturdays

Maupin Only open Tue/Thu 10:00am – 2:00pm

### Video Teller Hours – New extended hours!

Available at branches with Video Teller Kiosks.

Monday – Friday 8:00am – 8:00pm

Saturday 10:00am – 6:00pm

No Video Teller Kiosk at Downtown Portland. Coming soon to Belmont and Fremont!



WITH US YOU CAN