

CHANGE IN TERMS NOTIFICATION

Important Changes to Legacy Rivermark's Deposit Accounts and Services

In connection with the merger of Advantis Credit Union ("Advantis") and Rivermark Community Credit Union ("Rivermark" "Credit Union", "we", "us", or "our"), the Credit Union is amending your deposit accounts and services agreements to reflect changes to our products and services. The following Change in Terms Notification outlines the material changes in the deposit account and electronic funds transfer (EFT) products and services. We encourage you to review and retain this document and the accounts and services agreements of Rivermark for your records.

Unless otherwise indicated, all changes will be effective March 3, 2025

Membership and Account Agreement. The following changes will be made to your Membership and Account Agreement.

- Arbitration Agreement was added to the Membership and Account Agreement. The full Arbitration Agreement is enclosed. *You have 30 days from the receipt of this notice to opt out of the Arbitration Agreement. See the enclosed document titled "Agreement to Arbitrate".*
- Rivermark Be Kind Community Standards was added to the Membership & Account Agreement. The full Rivermark Community Standards is available on our website.
- Always a Member section was amended by adding that a membership may be terminated if it is not funded within thirty (30) days or if the par value drops below the required minimum and is not brought to the full par value (currently \$5) within sixty (60) days.
- Rights of Joint Owners section was amended by adding that the Credit Union reserves the right to require written consent of all owners for any change to or termination of an account.
- Endorsements section was amended by adding the requirement that you endorse checks deposited through mobile deposit (remote deposit capture) per our instructions. We have the right to reject for deposit any check that is not properly endorsed.
- Collection of Items section was amended by adding that we will not be responsible for any check deposited through the mail or an unstaffed facility until we have received the items.
- Restrictive Legends section was added that states the Credit Union will not be liable for payment of an item contrary to a restrictive legend, such as "void after 60 days" or "not valid over \$500."
- Checks Presented for Payment in Person was added to clarify that we may refuse to honor a check payable against your account when presented in person. This will not be considered wrongful dishonor.
- ACH and Domestic Wire Transfers was amended to clarify that any account owner may amend or cancel a payment order (ACH or domestic wire). We may refuse a domestic wire or ACH request that we believe will expose the Credit Union to liability or loss.
- ACH and Domestic Wire Transfers was amended to add you are responsible for reporting erroneous transactions including deposits. You are responsible for any funds you spend that do not belong to you which were erroneously deposited. The credit union reserves the right to reverse any transaction posted to your account in error.
- Recording Telephone Requests section was added in which you agree that we may record payment order, amendment, and cancellation requests received over the phone as permitted by law.
- Security Procedures section was added to state that we reserve the right to require you follow a security procedure or enter into a security agreement to verify the authenticity of a payment order, amendment, or cancellation.
- Transaction Posting Order Section was added to the Overdraft section to clarify that the amount of a debit card authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant. For example, if you use your debit card at a restaurant, a hold will be placed on the amount of your bill, but not any tip you may have added.

- Name, Email, and Address Changes. Was amended to add that you authorize the Credit Union to update your address records with any notification of change of address issued by the U.S. Postal Service.
- Termination of Account section was added to add that the Credit Union may terminate your account at any time without notice if we reasonably deem it necessary to prevent a loss to us or as otherwise permitted by law.
- Monitoring and Recording Communications section was amended as follows: We may monitor or record communications between you and us, including telephone conversations, video calls, electronic message, electronic records, or other data transmissions that affect your accounts or other products or services. Except as otherwise prohibited by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

Funds Availability Policy. Below are material changes to the Credit Union's Funds Availability Policy. Please see the full Funds Availability Policy in Section II of the Membership and Account Agreement.

- Deposits Using Remote Methods was amended as follows: For deposits into savings accounts or deposits to any account using our mobile deposit service, we reserve the right to place reasonable holds on all funds deposited.
- Foreign Checks section was added to clarify that the availability of funds from foreign check deposits will be delayed until the funds can be collected from the financial institutions upon which they are drawn.
- Effective July 1, 2025, the following changes will apply. If a hold is placed on checks deposited into your checking account, we will make \$275 of the deposited amount available the next business day. If certain circumstances exist, we may place up to a seven (7) business day hold on check deposits. The longer hold may apply if the total amount deposited exceeds \$6,725 in any one business day; you deposit a check that was returned unpaid; there is an emergency, such as a failure of communications or computer equipment; we believe the item will not be paid; or you have overdrawn your account repeatedly in the last six months. Additionally, if your account was opened less than 30 days, we may place up to a nine (9) business day hold on items over \$6,725. See the full Funds Availability Policy for more details.

Electronic Funds Transfer (EFT) Services. The material changes to the Credit Union's Electronic Funds Transfer (EFT) Services Agreement are listed below. Please see the full EFT Agreement in the Membership and Account Agreement, Section II.

- Online Banking transactions – effective March 3, 2025, you will be able to obtain tax information on amounts earned on interest bearing accounts or interest paid on loan accounts; submit a fraud or dispute notice; and request a wire transfer.
- Online Bill Pay Transaction Limits. The dollar limit on any payment is your available balance up to \$10,000 with a daily limit of \$20,000. You will be able to schedule recurring payments using bill pay. The payments will continue until you cancel them. You may cancel or change a bill payment online until it shows "in progress." Once your payment is "in progress" you will not be able to cancel it online, but you may contact the credit union to request we stop the item. We must receive your request at least three business days before the payment due date entered into Online Bill Pay. You cannot edit or delete an expedited bill payment.
- External Transfer Services: External Transfer Services, Institution to Institution (Online Money Movement) services will no longer be offered.
- Debit Card Transaction Limits. Debit cards will now have daily transactions limits. All debit cards will be limited to \$530 per day for ATM transactions. Access checking accounts will be limited to \$3,500 per day for Point-of-Sale (POS) and Signature transactions. All other checking accounts will be limited to \$5,000 per day for POS transactions and \$10,000 per day for Signature transactions.
- Card Information Updates and Authorizations. If you've authorized a merchant to bill charges to your card

on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information changes, or the account associated with your card is closed. However, if your card is replaced or your card information changes you authorize us without obligation on our part, to provide updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

- Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.
- Statement Information. If you only have a savings account and did not request or process any Electronic Funds Transfer, you will receive a statement quarterly.
- Account Information disclosure – emergency services. If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s).
- Account Information Disclosure. Zelle® - While using Zelle®, to use the QR Code feature with your prior permission, Zelle® may collect or access pictures and other information from your device's Contacts to retrieve phone numbers and email addresses, Camera to scan a QR code, and Photos to store your QR Code. Any information collected is used to provide features of the Zelle® service and/or to improve and customize the user experience. Information may be uploaded and retained on Zelle® servers. You can enable or disable access to this information at any time through your device settings.
- Mobile and Online Deposit Services. This is an automated delivery system that allows you to electronically transmit an electronic image (or capture a digital data) of a check or item to post to a designated account. You will be asked to accept the terms of the Mobile and Online Deposit Services Agreement the first time you log into the services and each time there is a change to the terms of the service. Your continued use of the Mobile and Online Deposit Services is your acceptance to any changes we may make to the service in the future.
- Funds Availability – Mobile and Online Deposit Service. Checks must be received by 2:00 pm Pacific Time, Monday through Friday, to be considered received that Business Day. You understand that any amount credited to your Account for checks deposited using the Mobile and Online Deposit Service is a provisional credit and you agree to indemnify the Credit Union against any loss the Credit Union suffers because of the acceptance of the remotely deposited check.
- Termination of Electronic Services. If you fail to use the Services for 90 days, services will be terminated. You will be provided notification of such termination. You will notify any Merchants for which you've authorized recurring transactions that this EFTA service has been terminated.
- **Notice to Credit Union for Lost or Stolen Cards or Unauthorized Access and EFT Billing Errors:** Effective March 3, 2025, the new contact information for notifying the Credit Union of a lost or stolen card or unauthorized electronic funds transfer or EFT billing errors is:

Telephone: 503.626.6600 or 800.452.8502

Mail: Rivermark Community Credit Union
14405 Meyers Road
Oregon City, OR 97045

In Person: Any Rivermark branch

Deposit Accounts & Truth in Savings Disclosures. Effective March 3, 2025, the following changes will be made to your deposit accounts and services.

- **Free Checking Plus** will be renamed **Rewards Checking** and the rate tiers effective March 3, 2025, are described below. There is no monthly service fee for this account. Rewards Checking is an interest-

bearing account. Requirements apply in order to receive the Rewards rates. If requirements are met, you will earn the Reward interest rates and receive up to \$25 of domestic ATM fees refunded. Requirements must be met during the requirement cycle. If the requirements are not met, you will earn the non-qualified rate. This is a tiered rate account. The interest rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The APY for this account will vary depending on the total balance in the account. Rates may change at any time at the discretion of the credit union.

Current Rate Tiers	Tiers Effective March 3, 2025	Requirements Effective March 3, 2025
\$0 to \$15,000	\$0.01 to \$10,000	1) 12 qualified debit card transactions must post to your Rewards account during the requirement cycle. 2) You must be enrolled in eStatements
\$15,000.01 +	\$10,000.01 to \$25,000	
	\$25,000.01+	
	Non-qualified.	

- **Opportunity Checking** will be renamed **Access Checking**.
- **Money Market Accounts** and **Premium Money Market Accounts** have been merged into a single account type and will be called Money Market Account with the following rate tiers:

Current Money Market Tiers	Current Premium Money Market Tiers	Tiers Effective March 3, 2025
\$0.00 to \$2,499.99	\$0 to \$99,999.99	\$0.01 to \$9,999.99
\$2,500 to \$9,999.99	\$100,000 to \$249,999.99	\$10,000 to \$24,999.99
\$10,000 to 24,999.99	\$250,000 to \$499,999.99	\$25,000 to \$99,999.99
\$25,000 to 49,999.99	\$500,000 to \$999,999.99	\$100,000 to \$249,999.99
\$50,000 +	\$1,000,000 +	\$250,000 +

- **IRA Savings.** This includes Traditional IRAs, Rother IRAs, and ESAs. The rate tiers for IRA Savings accounts will change as follows:

Current Ira Tiers	Tiers Effective March 3, 2025
\$0.00 to \$2,499.99	\$0.01 to \$24,999.99
\$2,500 to \$9,999.99	\$25,000 to \$49,999.99
\$10,000 to 24,999.99	\$50,000 to \$99,999.99
\$25,000 to 49,999.99	\$100,000 +
\$50,000 to \$99,999.99	
\$100,000 +	

Fee Schedule. Effective March 3, 2025, the Fee Schedule applicable to your deposit accounts and services will include certain increased, decreased, or new fees as set forth below. Fees for additional services may apply as set forth on the Rivermark *Fee Schedule*.

Decreased Fees	Current	Fee Effective March 3, 2025
Fee Description	From	To
Inactive Accounts	\$10.00	\$5.00*
Check Cashing	\$5.00	No Fee
Deposit/Loan Payment Returned Item	\$25.00	\$20.00
Non-Sufficient Funds (NSF)	\$30.00	\$5.00
Paid Non-Sufficient Funds (NSF) / Overdraft	\$30.00	\$20.00

*An account will be considered inactive after 12 months of inactivity and combined account balance is less than \$500. Does not apply to members 18 or younger.

Increased Fees	Current	Fee Effective March 3, 2025
Fee Description	From	To
Account Records – Electronic Copies (Paper Copies & Electronic Copies have been combined into a single Account Records category)	\$2.00	\$3.00

New Fees	Current	Fee Effective March 3, 2025
Fee Description	From	To
Temporary Checks (Sheet of 4)	NA	\$2
Loan Payments by Non-Rivermark Debit Cards	2% of Transaction Amount	\$6.95
Transfer to Account by Non-Rivermark Debit Cards	2% of Transaction Amount	\$10 Maximum Transaction Amount \$500
IRA Plan Closure	NA	\$25.00
Returned Mail	NA	\$4.00 Per Month
Domestic Expedited Shipping (Cards)	NA	\$35

Rivermark's Membership and Account Agreement, Privacy Policy, Rate Sheets, Truth in Savings Disclosures, Fee Schedule and Debit Card Courtesy Pay will be available online on or before March 3, 2025 at www.rivermarkcu.org.



CHANGE IN TERMS

Rivermark Consumer and Business Credit Card Accounts

Important Changes to Your Account Terms

The Platinum Prime Visa will be renamed Platinum Credit Card.

The due date and cycle date for your current Rivermark Cash Back Credit Card, Platinum Credit Card, and Business Cash Back Credit Card will change as of March 24, 2025 as follows:

Loan Term	Current	New
Due Date	22 nd of the Month	25 th of the Month
Cycle Date	25 th of the Month	28 th of the Month
Maximum Interest Rate	Maximum Permitted by Law	23.99%

Below are the revised terms in your credit card agreements:

Rivermark Cash Back Credit Card Account, Platinum Credit Card Accounts

VARIABLE RATE (EXCEPT SAVINGS SECURED). Your Account is subject to a Variable Rate that is based on the highest Prime Rate as published in The Wall Street Journal in effect on the 15th day of each calendar month ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the 1st day of the billing cycle that immediately follows a change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of your regularly scheduled payments. Your Interest Rate will never exceed 23.99% and will apply to your remaining principal balance.

Business Cash Back

VARIABLE RATE. Your Account is subject to a Variable Rate that is based on the highest Prime Rate as published in The Wall Street Journal in effect on the 15th day of each calendar month ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the 1st day of the billing cycle that immediately follows a change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of your regularly scheduled payments. Your Interest Rate will never exceed 23.99% and will apply to your remaining principal balance.

Changes to our contact information for unauthorized use.

You may be liable for the unauthorized use of your card. You will not be liable for the unauthorized use that occurs after You notify Us of the loss, theft, or possible unauthorized use by calling Us at 800.452.8502 or 503.626.6600, or by writing to us at 14405 Meyers Rd, Oregon City, OR 97045-8199.

AGREEMENT TO ARBITRATE

PLEASE REVIEW THIS PROVISION CAREFULLY; IT AFFECTS YOUR LEGAL RIGHTS

Either you or us may choose to have any claim or dispute resolved through arbitration rather than in court.

Arbitration of a dispute results in loss of any right to participate in a class action lawsuit related to the claims arbitrated.

Claims Subject to Arbitration; Class Action Waiver

If there is a claim or dispute between you or us arising from or related in any way to any account, product, or service, other than a loan, either you or we may require the claim or dispute be resolved through binding arbitration before a neutral party instead of a lawsuit or other resolution in court. This includes all past, present, and future claims, including claims that arose before this provision became effective.

If either you or us requires the claim or dispute to be resolved through arbitration, it will be subject to arbitration even if the other party does not agree. This arbitration provision will apply irrespective of whether the claim or dispute arises under contract, tort, statute, or any other basis. Such claim or dispute shall be arbitrated on an individual basis and not in a class action. You and we waive any right to arbitrate disputes as part of a class action. If a class action lawsuit is initiated against us, you agree that this provision applies to such action and if we require claims covered by the class action to be arbitrated, you will withdraw from or agree to dismissal of the class action and allow your claim to be arbitrated on an individual basis.

Claims Not Subject to Arbitration

A claim filed against either you or us in small claims court in Oregon is excluded from this arbitration requirement as long as the claim remains in small claims court as an individual claim and not a class action. In addition, no claim is subject to this arbitration requirement if you are an active-duty armed service member.

Arbitration Procedures

Either you or us may require arbitration of a claim or dispute even if you or us has already initiated legal action related to the claim or dispute. The arbitration may be required and initiated by: (i) making written demand for arbitration on the other party; (ii) initiating an arbitration proceeding against the other party; or (iii) filing a motion to compel arbitration in a court in which litigation has already begun. The arbitration shall be conducted pursuant to the Consumer Arbitration Rules of the American Arbitration Association ("AAA"). The arbitration shall take place in the federal judicial district in which you reside, or in which you entered into this Agreement. We will reimburse the amount of filing, case management, administration, and arbitrator fees you pay to the arbitration organization and the arbitrator that exceed \$250, to a maximum of \$5000, unless the arbitration rules or arbitrator's decision requires us to pay more. We will not reimburse any fees if the arbitrator determines that your claim or dispute was frivolous or baseless. Each party shall be responsible for its own fees in any arbitration unless the arbitrator awards attorney fees under applicable law or agreement. More information about the AAA rules and procedures is available at www.adr.org or by phone at 800.778.7879.

This arbitration provision and any arbitration conducted under it are governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and are not subject to any state law related to arbitration.



Right to Reject this Agreement to Arbitration of Claims and Disputes.

You may opt out of this agreement to arbitrate if you tell us within 30 days after: (i) the opening of your initial Account or (ii) your receipt of a notice of change in terms informing you of this Agreement, whichever is later. To opt out, send us written notice including your name as listed on your account, your account number, and a statement that you reject the Agreement to Arbitration of Claims and Disputes. You must send your written notice to: Rivermark Community Credit Union, 14405 Meyers Road, Oregon City, OR 97045.

Acceptance of Arbitration and Class Action Waiver

Your decision not to reject this Agreement as confirmed by your continued use of your Account constitutes your consent to the Agreement to Arbitration of Claims and Disputes provision for all of your accounts and services.

TRUTH IN SAVINGS DISCLOSURES

1. Rate Information – The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interests to be paid on an account based on the interest rate and frequency of compounding for an annual period and assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The Interest Rate and Annual Percentage Yield (APY) on your deposit accounts are stated on the applicable Deposit Rate Sheet and may change at any time as determined by us. **Money Market, IRA Savings, HSA Checking, and Employee HSA Checking** are tiered rate accounts and once a particular rate is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. **Rewards Checking, Start Savings, and My First Home Savings** are tiered rate accounts. The interest rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The range of interest rates and APYs (which vary depending on the balance in the account) are shown for each tier. For all **Certificates of Deposit (CDs)**, the Interest Rate and APY are fixed and in effect for the term of the Account. To receive the interest rate and APY disclosed on the Rate Sheet, requirements apply for New Member Savings (Section 2 below), Cash Back Checking and Start Checking (section 3 below) and Rewards Checking (section 4 below).

2. New Member Savings – The New Member Savings account is a tiered rate account and is available only to new members who meet the minimum requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) be a new member to the Credit Union; 2) open a Rivermark checking account (excludes HSA); and 3) have one direct deposit of \$100.00 or greater post to your Rivermark checking account each month. The monthly qualification cycle is defined as the first calendar day of the month through the last calendar day of the month. Account transactions may take one or more business days from the date the transaction was made to post to the account. After your account is opened for 12 months or if you do not meet all the minimum qualification requirements during any monthly qualification cycle, your account will convert to a Savings account at the prevailing rates.

3. Cash Back Checking and Start Checking Accounts – To earn cash back you must be enrolled in eStatements from Rivermark. You will earn \$0.10 on every qualifying purchase that posts during the account cycle. A qualifying purchase is a purchase of \$3.00 or more that is made with the debit card tied to your Cash Back Checking or Start Checking account, including purchases made with your card through a Digital Wallet supported by Rivermark and purchases made with your debit card online. For the purposes of the Cash Back Checking and Start Checking accounts, the account cycle runs from the first day of the month to the last day of the month. Your cashback will be posted to your Cash Back Checking or Start Checking account on the first day of the month following the close of the account cycle. You will not receive any cashback for any purchases posted during the same month you close your Cash Back Checking or Start Checking account.

4. Rewards Checking – To earn the interest rate and APY associated with each tier and to receive up to \$25 of ATM fees and surcharge refunds incurred within the United States, you must meet the following requirements each cycle, which begins one day before the last day of each month: at least 12 debit card transactions posted (not pending or in pre-authorized status) and receive e-Statements. If requirements are not met, you will not earn the disclosed Rate and APY on your checking balance for that statement cycle. Business accounts are not eligible for Rewards Checking

5. Compounding and Crediting – The Rate Sheet describes the time frames for compounding and crediting interest/dividends.

6. Balance Information – The minimum balance required to open each account and earn the APY is stated on the Rate Sheet. For all accounts, interest is calculated by the daily balance method, which applies a daily periodic rate to the full amount of principal in the account each day.

7. Accrual of Interest – Interest will begin to accrue on cash deposits and on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

8. Transaction Limitations – For **Certificates of Deposit**, other than promotional CDs, additional deposits may be made to the certificate until it matures. The Interest Rate will not change, but additional deposits may affect the APY disclosed at the time that the certificate was opened. For **New Member Savings**, on the last day of the calendar month following your account being open for 12 months or if you do not meet the account requirements during any month, your account

will convert to a Savings account. For **Start Savings** accounts, on the first day of the month following your 23rd birthday, your account will convert to a Savings account. For **Start Checking** accounts, on the first day of the month following your 23rd birthday, your account will convert to a Cash Back Checking account. For **Access Checking** accounts, if you only qualify for Access Checking, your account must be open for six (6) months before you can request to convert to another checking account product. Courtesy Pay (Paid Overdraft) is not available on this account. Any items presented for payment on this account will be returned unpaid or declined, if there are insufficient available funds in the account. **My First Home Savings** accounts are only available for Oregon residents and yearly contribution limits are set by the Oregon Department of Revenue. Contributions can be made for up to 10 years or until you purchase a house. The account will be converted to a savings account on the first day of the month following 10 years from the date you opened your account. The maximum balance limit for this account is \$50,000.00.

9. Fees for Overdrawing Accounts – Except for Access Checking, fees for overdrawing your account may be imposed for each check, draft, item, ATM and one-time debit transaction (if the member has consented to overdraft protection for ATM and one-time debit transactions), preauthorized automatic debit, telephone-initiated withdrawals, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal. Check the Membership & Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Except for Access Checking, you will be charged an NSF Item Returned fee if we return an item unpaid or an NSF Item Paid fee if we pay an item that overdrafts your account. If we have approved Courtesy Pay/overdraft protection limit for your account, such fees will reduce your limit. Please refer to the Fee and Charges Schedule for current fee information. For ATM and everyday debit transactions, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown on the document used to capture your opt-in choice for overdraft protection.

10. For Certificates of Deposit – if the account falls below the minimum balance, it may be closed, and the remaining funds will be transferred to your Savings account.

- a. **Maturity** – Your account will mature on the maturity date stated on your Certificate of Deposit Receipt.
- b. We may impose an **Early Withdrawal Penalty** for Certificates of Deposit if you withdraw any principal before the maturity date.

(1) **Penalty Amount is based on the schedule below:**

Certificate Term	Penalty on Withdrawn Amount
365 days or less	90 days interest
730 days	180 days interest
731 days or longer	270 days

(2) **How the Penalty Works** - The penalty is a forfeiture of the interest that *has been or would be earned* at the account Interest Rate. It applies *whether or not the interest has been earned*. If the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

(3) **Exceptions to Early Withdrawal Penalties** – We may choose to pay the account before maturity with no early withdrawal penalty when:

- An account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- An IRA Plan owner dies, attains IRS Required Minimum Distribution age, becomes disabled, or elects to take prearranged Substantially Equal Periodic Payments from an IRA account.

c. **Renewal Policy** – Unless otherwise disclosed on your Certificate of Deposit Rate Sheet or Receipt, all Certificate of Deposit accounts automatically renew for the same term at the interest rates in effect at the time of maturity.



Renewable accounts have a grace period of seven (7) business days after maturity to withdraw funds with no early withdrawal penalty. Promotional certificates will renew to a 12-month certificate unless otherwise stated.

11. Membership – As a condition of membership, you must purchase and maintain one membership share with a Par Value of \$5.00.

12. All accounts are Nontransferable and Nonnegotiable – The funds in your account may not be pledged to secure any obligation of an owner, except with the Credit Union.

13. Fees and Charges – Fees and Charges applicable to your accounts(s) are included on the Fee Schedule.

14. Accounts not Funded – Failure to fund the account within 30 days with at least the minimum required deposit listed on the Rate Sheet will be subject to closure by the credit union.

This credit union is federally insured by NCUA.

RIVERMARK COMMUNITY CREDIT UNION PRIVACY POLICY

FACTS

WHAT DOES RIVERMARK COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Rivermark Community Credit Union's Privacy Policy.

What?

The types of personal information we collect, and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Rivermark Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rivermark Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 800.452.8502 or 503.626.6600
- Visit us online: <https://www.rivermarkcu.org/forms/privacy-opt-out>

Please note: When you are no longer our member, we will not share your information except as permitted or required by law or as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800.452.8502 or 503.626.6600; or go to www.rivermarkcu.org

What we do	
How does Rivermark Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and other persons who need to know the information to provide products or services to you.
How does Rivermark Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ apply for any credit union service ■ visit our website, provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliate is Rivermark Insurance Agency.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Rivermark Community Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</i>
Joint marketing	<p>A formal agreement between Rivermark Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial service providers.</i>
Other Important Information:	
Mobile/SMS information will not be shared with any third parties for marketing or promotional purposes.	

MEMBERSHIP & ACCOUNT AGREEMENT

How Your Credit Union Works

This Membership and Account Agreement contains an agreement to arbitrate. You have the right to opt out of this provision. See section 39 of this Membership and Account Agreement for further details.

MEMBERSHIP & ACCOUNT AGREEMENT

How Your Credit Union Works

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Membership & Account Agreement

This Membership and Account Agreement ("Agreement") is the contract of deposit, which covers the rights and responsibilities concerning membership and accounts held by you. In this Agreement, the words "you", "your", and "yours" mean all of those who sign the membership Account Card, and any account change or enhancement cards. The words "we," "us," and "our" mean the Rivermark Community Credit Union ("Credit Union"). The word "account" means any one or more share or deposit accounts you have with the Credit Union. The words "Account Card" mean any Application for Membership, Account Enhancement Card, or Account Change Card.

The classification and form of ownership of your accounts (including Certificates of Deposit) are designated on your Account Card. By signing the Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement, which includes the Funds Availability Policy, Electronic Funds Transfer Agreement, and the Truth-in-Savings Disclosures including the Deposit Rate Sheet, Fee Schedule, any account receipt, and including any amendments to these which we may make from time to time. You agree that additional accounts and services you request in the future will be governed by this Agreement.

I. MEMBERSHIP AND ACCOUNTS

1. Membership Eligibility. To be eligible for membership in the Credit Union, you must be an individual or entity qualifying within our field of membership and must purchase and maintain at least one share (the Membership Share) as required by our Bylaws. You authorize us to check your account, credit, and employment history, and obtain credit reports from third parties, including credit reporting agencies, to verify your identity, eligibility, and qualifications for any accounts and services you request, that we may offer, or for which you qualify.

2. Always a member. Once you join us, you will retain your membership provided you maintain a minimum share deposit required by our Bylaws and abide by the terms of this Agreement, the Bylaws, and other applicable laws, policies, and procedures. If you leave your job or move from the area, you can still use the Credit Union, provided you keep your share account open. A member who fails to complete payment of one (1) membership share within 30 days of their approved membership application or within 30 days from the increase of the par value of membership shares, or a member who reduces the membership share balance below the par value of one (1) membership share and does not increase the balance to at least the par value of one (1) share within 60 days of the reduction may be terminated from membership and subject to fees.

3. Voting. The Credit Union is owned and operated by our members. Each member may cast one vote at our annual meeting to elect our Board of Directors. Joint owners are not eligible to vote.

4. Individual Accounts. An individual account is an account owned by one member. If the account is an individual account, the interest of a deceased individual owner will pass, subject to applicable law, to the decedent's estate or Payable on Death ("POD") beneficiary, if applicable.

5. Joint Accounts. An account owned by two or more persons is a joint account. As used in this Agreement, "joint owner" includes any user authorized by you on an account, regardless of whether that user has any ownership interest in the account or any funds in it.

a. Right of Survivorship. Joint owners' rights in accounts are held jointly with rights of survivorship. As such, upon the death of one of the joint owners, that person's interest will become the property of the surviving joint owner(s).

b. Rights of Joint Owners. Any joint owner is authorized and deemed to act for the other owner(s) and we may accept orders and instructions regarding the account and requests for future services from any other owner. Each owner guarantees the signature of the other owners. Any owner may stop payment on items drawn on an account, and/or withdraw or pledge all or any part of funds on deposit, including funds representing a membership share, without the consent of other owners(s), and we shall have no duty to notify any other owner(s) of any such actions. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

c. Joint Owner Liability. If any item deposited in a joint account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the account's owners is jointly and severally liable to us for the unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item, or benefited from the transaction. If any owner is indebted to the Credit Union,

we may enforce our rights against any or all funds in the joint account regardless of who contributed the funds to it. A surviving owner's interest is subject to the Credit Union's statutory lien and security interest for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

6. Accounts for Minors. If a minor is an owner on an account, we reserve the right to require a joint owner who is the parent or legal guardian of the minor. The Credit Union may make payments of funds directly to the minor. If any amounts cannot be collected from the minor, the joint owner agrees to pay them. The Credit Union has no duty to inquire as to the use or purpose of any transaction by the minor or joint owner.

7. Accounts for Trusts. An account for a trust is an individual account held by one or more trustees of a trust for the benefit of one or more beneficiaries pursuant to a trust agreement. Upon request of the Credit Union, the trustee shall complete or provide any documentation we require. The Trustee warrants that a valid trust has been created and currently exists, and that the trustor and primary beneficiary are eligible for membership in the Credit Union. The Credit Union does not act as a trustee and is under no obligation to inquire as to the powers or duties of the trustee(s). The Trustee agrees to notify us in writing if a change of trustee occurs. We may withhold payment of funds to any party until proper evidence of authority is provided. The Credit Union may rely upon the directions of any trustee until a written notice of revocation of the trust or a change in trustees is received. Funds may be released to any one trustee acting alone or with a co-trustee. The trustee(s) agrees to indemnify and hold us harmless of any liability, claim, damage or loss arising as a result of unauthorized acts of any trustee or former trustee or acts of any trustee upon which the Credit Union relies. This Agreement shall be binding on the trust, any trustee, successor trustees and beneficiaries.

8. Deposit Requirements. Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth on the Deposit Rate Sheet and Fee Schedule. All accounts are nonassignable and nonnegotiable to third parties. Certificate accounts are governed by the terms of this Agreement and the terms and disclosures on your Certificate of Deposit Receipt and our Truth in Savings Disclosure, which is incorporated herein by this reference. You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnity. If you do so, you agree to indemnify the Credit Union for all losses the Credit Union incurs in connection with the substitute check or item. You agree not to deposit any substitute check without our consent. We may refuse to accept any check or other item for deposit for any reason.

a. Endorsements. You authorize the Credit Union, in its discretion, to accept items for deposit into any of your accounts, whether or not they are endorsed by all payees. You authorize us to supply missing endorsements if we choose to supply such endorsements. The Credit Union reserves the right to verify all endorsements on third party checks presented for deposit either in person or by comparison with member signature files and to require you to meet any endorsement requirements on insurance, government, or other checks or drafts. Endorsements must be placed in the space on the back of the check between the top edge and 1½ inches from the top edge. The Credit Union may accept drafts or checks with endorsements outside this space. However, if any such endorsement or other markings you or any prior endorser make on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service.

b. Collection of Items. In handling items for deposit or collection, the Credit Union only acts as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union shall not be responsible for deposits made by mail or at an unstaffed facility until the Credit Union receives them. The Credit Union will not be liable for default or negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. The Credit Union reserves the right to send any item for collection.

c. Final Payment. All items or Automated Clearing House ("ACH") transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. After we have received final payment, we refer to the deposits as collected items. If the Credit Union incurs any fee to collect any item, we may charge such fee to your account. The Credit Union reserves the right to refuse or to return all or any item or funds transfer. We shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the

item has been available for your use.

d. Direct Deposits. The Credit Union may offer direct deposit options allowing you to preauthorize deposits (i.e., payroll checks, Social Security or retirement checks, or other government checks) or preauthorize transfers from other accounts at the Credit Union. You must authorize any direct deposits or preauthorized transfers by completing a separate authorization. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If you file bankruptcy and fail to cancel any direct deposit authorization, your failure to cancel at that time will be an instruction to your employer and the Credit Union to treat those subsequent deposits as voluntary payments and apply them in accordance with your authorization on file with the Credit Union. If the Credit Union is required to reimburse the U.S. Government for any benefit payment directly deposited into your account for any reason, you agree the Credit Union may deduct the amount returned from any of your accounts, unless prohibited by law.

e. Crediting of Deposits. Deposits will be credit to your account on the day we consider them received. For accounts not governed by our Funds Availability Policy deposits made on Saturdays, Sundays, and Credit Union holidays will generally be credited to your account on the next business day. Ask for our current deposit cutoff time. Deposits received through the mail or at unstaffed facilities such as night depositories will be credited on the day the items are removed and processed by the Credit Union and are subject to adjustment based on our verification of the items deposited. Items drawn from an institution located outside the United States are handled on a collection basis only.

f. Restrictive Legends. Some checks contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required", "void after 60 days", or "not valid over \$500". We are not liable for payment of any check contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restrictions or limitations.

g. Checks Presented For Payment In Person. We may refuse to accept any check drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check and we shall have no liability for refusing payment.

9. Account Access.

a. Authorized Signature. To access any account, the Credit Union must have an authorized signature of yours on an Account Card. We will not be liable for refusing to honor any item or instruction of yours if we believe in good faith that the signature on such item or instruction is not genuine. If you have authorized the use of a facsimile signature, the Credit Union may honor any check or draft that appears to bear your facsimile signature even if it was made by an unauthorized person. If you give your account number, an access device or PIN to a third party, you authorize us to honor transactions initiated by the third party even if you did not specifically authorize a particular transaction.

b. Access Options. You may make withdrawals or transfers from your account in any manner which is permitted by us (i.e., check, automated teller machines (ATMs), debit card, in person, by mail, automatic transfer, telephone or Online Banking). If the Credit Union accepts any check or draft that is not drawn on a form provided through the Credit Union, you will be responsible for any loss incurred by the Credit Union for handling the check or draft. The Credit Union may return as unpaid any check that is not provided through the Credit Union.

c. Electronic Checks. If you authorize a merchant to electronically debit your checking account using the routing, account and serial number of your check to initiate a transfer, whether the check is blank, partially or fully completed and signed, such authorization is an electronic check conversion. An electronic check conversion is an electronic funds transfer (EFT) subject to the terms of Section III, Electronic Funds Transfer Agreement. You authorize us to honor any electronic check conversion from your checking account just the same as a regular written check.

d. Electronic Re-presented Checks. If you write a check on a personal account that we return unpaid because of insufficient or unavailable funds, the payee or any subsequent holder of the check may re-present the check to us, through an electronic instruction (Electronic Re-presented Check) to charge your account for the amount of the check. If we receive an electronic re-presented check, we will pay or return the electronic re-presented check as if the original paper check was presented to us. Any collection fee you authorize the merchant to debit from your account is an electronic funds transfer subject to the terms of Section III, Electronic Funds Transfer Agreement. If you want to reverse an electronic re-presented check, you must give us an affidavit

within 15 days after we send or make available to you the periodic statement that reflects payment of that electronic re-presented check. In your affidavit, you must declare and swear under oath that the electronic re-presented check was ineligible or unauthorized. If we receive a proper notice or affidavit from you within the 15-day period, we will recredit your account with the amount of the charge. If you wish to stop payment of any electronic re-presented check, you must follow the procedures contained in this agreement for stopping payment of checks, not the procedures for stopping payment on electronic loan or bill payments. If you ask us to request the depositor's bank to send us the original paper check or a copy of the paper check, and we provide it to you, you agree that you will not seek to have your account recredited due to a prior stop payment order or if the item is otherwise ineligible for collection.

e. ACH and Domestic Wire Transfers. If offered, you may originate or receive credits or debits to your account via wire or ACH transfer. Any account owner may amend or cancel a payment order regardless of whether that person originated the order. We may refuse requests to amend or cancel a payment order that we believe will expose the credit union to liability or loss. You agree that if you receive funds by a wire or ACH transfer, the Credit Union is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. The Credit Union may receive an early notification of your pending direct deposit which may appear in your account history and balance as funds not yet available for withdrawal. In these cases, the funds have not yet been received by the Credit Union from the originator of the transfer. The Credit Union may provisionally credit your account for an ACH transfer before it receives final settlement for the transfer. You agree that if the Credit Union does not receive final settlement for a transfer, it may reverse the provisional credit to your account, or you will refund the amount to the Credit Union. If you receive funds erroneously, you understand that you may be held responsible for any funds that you use which do not belong to you. This may occur if an originator of a transfer provides incorrect information to the originating financial institution. You are responsible for reporting erroneous transfers on your account in the time frame noted under the Statement Examination section. We reserve the right to return the funds to the originator or correct the transaction by transferring to the correct beneficiary. We reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees, exceeds the availability balance in your account. In addition, we will not be liable for consequential, special, punitive, or indirect loss or damage you may incur in connection with fund transfers to or from your account. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from an actual or attempted amendment or cancellation of a payment order. A telephone wire transfer may be initiated by you to another account at another institution if you are listed as beneficiary on that account. Every effort will be made to identify the member over the telephone. The Credit Union may require an authorization signed in person or a Wire Transfer Service Agreement. Wire requests initiated by email or FAX will not be accepted. The Credit Union (and other institutions) may rely on the account or other identifying number you give as the proper identification number, even if it identifies a different party or institution. The Credit Union reserves the right to confirm or verify information on all wire requests prior to sending the wire. Once the Credit Union has sent an outgoing wire, the transfer is final and cannot be stopped. If you provide incomplete or inaccurate transfer instructions, written or oral, the Credit Union will not be responsible for any resulting wire transfer losses, delays or failed transactions. Terms and conditions for international wire transfers will be provided at the time of the transfer transaction. Domestic Wire transfers are governed by the Uniform Commercial Code Section 4A as enacted by the state where the headquarters of the Credit Union is located and Federal Reserve Regulation J if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association. You agree that the authorized transfer to or from your account must comply with all applicable federal and state laws or regulations including OFAC (Office of Foreign Assets Control) regulations.

f. Credit Union Examination. The Credit Union may disregard information on any check other than the signature of the drawer and amount of the item and any magnetic encoded information. Restrictions placed on payment of a check written on the face or back of a check are not binding on us even if we are aware of them. You agree the Credit Union does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for sight examination of items.

g. Recording Telephone Requests. You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law. Security Procedures. We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may

verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the credit union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure.

10. Account Rates and Fees. The Credit Union’s payment of interest on any account is subject to the account rates and fees, earnings, payment and balance requirements as set forth on the Deposit Rate Sheet and Fee Schedule and each Certificate of Deposit Receipt, which are incorporated herein by this reference. You agree the Credit Union may impose fees and charges for the account services provided by the Credit Union. A current Deposit Rate Sheet and Fee Schedule has been provided to you separately. You agree the Credit Union may change any terms on the Deposit Rate Sheet and Fee Schedule from time to time and you will be notified of such changes as required by law.

11. Transaction Limitations. The Credit Union will permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal or have an established overdraft protection plan. Any transfer or payment orders which are drawn against insufficient available funds will be subject to a service charge, set forth in the Deposit Rate Sheet and Fee Schedule. If there are sufficient available funds to cover some but not all of your withdrawal orders, the Credit Union may pay those withdrawals for which there are sufficient available funds.

The Credit Union may also refuse to allow a withdrawal in other cases; for example: any dispute between the owners about the account (unless a court has ordered us to allow the withdrawal); a legal garnishment or attachment is served; the account secures an obligation to us; any required documentation has not been presented; or you fail to repay a Credit Union loan on time. You will be advised of the reasons for refusal if such action is taken. The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account up to the maximum time allowed by law.

12. Overdrafts/Insufficient Funds.

a. Overdraft Liability. If, on any day, the available funds in your checking account are not sufficient to cover checks and other items posted to your account, those checks and items will be handled in accordance with our overdraft procedures, or an overdraft protection plan you have with us. The Credit Union’s determination of an insufficient account balance is made at the time the check or item is presented to us, which may be later during the day or a different day than the time you conduct the transaction.

Overdrafts will be determined based on the available balance in your account at the time the item is presented to us for payment. Your available balance may be lower than your actual balance if your account has funds held for pending debit card transactions you have authorized, pending ACH or direct deposits that are not yet available for withdrawal or if you have deposited checks that are held pursuant to our funds availability policy. Your account will then be subject to a fee for non-sufficient funds or unavailable funds for the item whether paid or returned as set forth in the Fee Schedule. If the Credit Union returns an item unpaid, it may be re-presented to us for payment.

Except as otherwise agreed in writing, the Credit Union, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If the Credit Union pays a check or other item that would otherwise overdraw your account, you agree to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

b. Transaction Posting Order. Generally, most transactions are posted to your account according to the date and time in which these transactions are presented to the Credit Union. Certain transactions may be posted after regular Credit Union hours during nightly processing. Generally, transactions are posted throughout the day, in the order received by the Credit Union. The table below provides additional details on the order in which different types of transactions are posted to your account.

Transaction Category	When Posted to Your Account
Teller transactions (deposits, internal transfers, withdrawals, checks cashed, loan payments)	At the time and in the order, you request the transaction

Phone transactions (internal transfers, withdrawals, loan payments)	At the time and in the order you request the transaction
Outgoing wire transfers (debits)	Posted by the end of the business day the wire was requested (Saturday is not a business day), allowing reasonable time for the credit union to process the wire.
Incoming wire transfers (credits)	Upon receipt from the sending institution, allowing reasonable time for the credit union to process the wire
ATM transactions (deposits, transfers, withdrawals)	In time stamp order (Please note – there may be occasions in which systems are offline. In these cases, transactions post when systems are back online.)
Merchant (pin-based) debits	In time stamp order (Please note – there may be occasions in which systems are offline. In these cases, transactions post when systems are back online.)
Merchant (Visa signature) debits*	When presented for payment by the merchant. Presentment by the merchant may be delayed several days after you conduct the transaction.
ACH credits and debits	We may receive ACH files several times each business day; each file may contain both debits and Credits. Credits are posted at the time they are received by the credit union and debits are posted on the settlement date indicated in the transaction.
Checks	In ascending dollar order (low to high) and if more than one check for the same dollar amount, the checks are then posted in ascending check number order
Service Charges	Fees for non-sufficient or unavailable funds are charged throughout the day based upon your available balance at the time the corresponding debit transaction is presented for payment.
	Fees for processing returned deposits or returned loan payments are posted throughout the day based upon notification of non-payment received from the corresponding financial institution.

*The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant. For example, if you use your debit card at a restaurant, a hold will be placed in the amount equal to the bill presented to you; but when the transaction posts, it will include any tip you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels, and certain other retail establishments.

c. Overdraft Protection Plan. If we approve your request for overdraft protection, we will provide an overdraft protection plan for you. We will honor checks and other items drawn on insufficient funds in any checking account by transferring the necessary funds from a deposit account or loan account of yours, if applicable, to your checking account. Unless otherwise directed, we will transfer funds to your overdrawn account from the deposit and loan accounts designated. Transfers from a deposit account will be governed by this Agreement. Transfers from a loan account will be governed by the applicable loan agreement.

13. Courtesy Pay Policy (A Discretionary Overdraft Service). It is the policy of Rivermark Community Credit Union to comply with applicable laws and regulations, to conduct business in accordance with strict safety and soundness standards, and to provide excellent member service. We offer

Courtesy Pay as a discretionary service that strives to pay your reasonable overdrafts when your account is in good standing. If you have Courtesy Pay on your checking account, your Courtesy Pay overdraft limit will be based on your relationship with Rivermark including the age of your account, frequency and amount of deposits and other related account information. (See 13.e Ineligible Accounts and Limitations for exceptions.) Your limit may change periodically based on your account activity with us.

Overdrafts are paid at our discretion, meaning there is no guarantee that we will always authorize and pay any type of transaction. Our Courtesy Pay service does not constitute an actual or implied agreement between you and the Credit Union, nor does it constitute an actual or implied obligation of or by the Credit Union. Our Courtesy Pay service represents a courtesy that the Credit Union may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice, reason or cause.

At our discretion, we may pay your non-sufficient funds (NSF) or unavailable funds transactions initiated for payment against your checking account by using your established Courtesy Pay limit, which may change from time to time. Any and all financial institution fees and charges, including, without limitation, the NSF Item Paid fee and NSF Item Returned fee (as set forth in our Fee Schedule) will be included as part of this limit. The categories of transactions which may cause an overdraft include, but are not limited to, checks, ATM transactions, debit card transactions, preauthorized automatic debits, telephone or other electronically initiated transfers, or unpaid returned items deposited by you. Additionally, overdrafts may be caused by funds held for pending debit card transactions you have authorized, pending ACH or direct deposits that are not yet available for withdrawal, or if you have deposited checks that are held pursuant to our funds availability policy. Transactions may not be presented in the order in which they occurred, and the order in which transactions are received and processed by the Credit Union can affect the total amount of overdraft fees you incur.

a. Eligibility Requirements. Generally, your account becomes eligible once the following requirements are met:

- You have established an Overdraft Protection Plan (overdraft transfers) on your account.
- The account has been open for at least thirty (30) days.
- You make regular deposits consistent with your past practices.
- Your account remains in good standing, for example, you are not in default on any loan or other obligation to Rivermark Community Credit Union, and/or your account is not subject to any legal or administrative order or levy, such as bankruptcy or a tax lien.

b. Eligible Overdraft Items. If your account is eligible as described above, rather than automatically returning unpaid the following non-sufficient or unavailable funds items that you may have, we will strive to pay, without obligation on our part, your reasonable overdrafts up to your established Courtesy Pay limit, including our fees. We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number;
- Automatic bill payments;
- Recurring debit card transactions; and
- Automated Clearing House (ACH) withdrawals (Such as a gym membership that is automatically paid from your checking account).

c. Courtesy Pay for Debit Card Purchases. In addition, if you ask us to by signing up separately, we authorize and pay overdrafts for everyday debit card transactions as described below.

- Everyday debit card purchases in which you do not enter your PIN (which are commonly used for restaurants, gas stations, large-ticket items, travel, movie rental kiosks and parking/Tri-Met payment stations)
- Everyday debit card transactions in which you enter your PIN at checkout
- ATM withdrawals or transfers

d. Overdraft Limits. We will strive to pay overdrafts based on your relationship with Rivermark including the age of your account, frequency and dollar amount of deposits and other related account information. Your limits may also be impacted by changes to your deposit and/or overdraft repayment patterns.

e. Ineligible Accounts and Limitations. Courtesy Pay is available only to eligible checking accounts on memberships that are maintained in good standing as defined above. Savings accounts, Access Checking accounts, Money Market accounts, Public Fund/Charitable Organization accounts, Fiduciary accounts (such as Estate or Conservator), certain Trust accounts, and any Minor accounts not of legal age are not eligible for this service. We may, in our sole option and discretion, limit the number of your accounts eligible for Courtesy

Pay service to one account per household and/ or one account per tax identification number.

f. Overdraft Fees. We charge a fee for each overdraft transaction (whether for non-sufficient or unavailable funds) as set forth on the Fee Schedule. There is a daily limit on the total fees we will charge you for overdrawing your account. A fee will be charged whether we authorize the transaction for payment (NSF Item Paid fee) or return it unpaid (NSF Item Returned fee). Our NSF and overdraft fees will be included in and count against your established Courtesy Pay Limit.

g. When Overdrafts are Paid. Overdrafts are paid at our discretion, which means there is no guarantee that we will always authorize and pay any type of transaction. For example, we do not pay overdrafts if your account is not in good standing or as described earlier. The amount of any overdraft(s) including our fees that you owe us shall be due and payable immediately, without notice or demand from us. Each account owner, and agent if applicable, shall be jointly and severally liable for paying any overdraft amounts, including fees. We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you.

h. Notifications. You will be notified by mail (or email if you have consented to E-Statements and E-Notices) of any overdraft transactions that are paid or returned unpaid. However, we are not required to notify you before any transaction is paid or returned unpaid. We will mail you a letter to notify you when your account is overdrawn for an extended period of time. If your account balance is negative for 30 days, we may suspend the payment of NSF items until your account is once again in good standing.

i. Other Overdraft Protection Options. In addition to overdraft transfers from your savings or other eligible Rivermark deposit accounts, we offer additional overdraft protection services that you may apply for. These include overdraft protection from your Visa Credit Card or your Line of Credit. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services.

j. You May Always Opt-Out. You may opt-out of Courtesy Pay at any time through online banking, by visiting one of our branches, writing us at 14405 Meyers Road, Oregon City, OR 97045, or calling 503.626.6600 or 800.452.8502.

k. If You Need Help. Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please visit one of our branches or call us at 503.626.6600, or toll-free at 800.452.8502.

14. Postdated and Staledated Items. You authorize us to accept and pay any check, even if the check is presented for payment before its date as required by law. The Credit Union will not be liable for paying the item before the date stated and we may charge your account as of the date we pay the item. You also agree not to deposit checks, drafts, or other items before they are properly payable. The Credit Union is under no obligation to you to pay a check or draft drawn on your account which is presented more than six months after its date, but we may do so in our discretion.

15. Stop Payment Orders.

a. Stop Payment Request. You may ask the Credit Union to stop payment on any check drawn upon or ACH debits scheduled from your checking account. You may request a stop payment by telephone, by mail, via Online Banking, or in person. Stop payment orders must be initiated with the credit union with sufficient time to act on it. For Checks, the stop payment will be effective if the Credit Union receives the order in time for us to act upon the order. For ACH debits, the stop payment order must be received at least three (3) banking days before the scheduled date of the transfer. You must state the number of the account, date and the exact amount of the check or ACH and the number of the check or originator of the ACH debit. If you give the Credit Union incorrect or incomplete information, the Credit Union will not be responsible for failing to stop payment on the item. If the stop payment order is not received in time for the Credit Union to act upon the order, we will not be liable to you or to any other party for payment of the item. If we recredit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign all your rights against the payee or other holders of the check to the Credit Union, and to assist us in legal action taken against the person.

b. Duration of Order. If you make an oral stop payment order, we reserve the right to require your written confirmation within fourteen (14) days. A stop payment order will be effective indefinitely unless canceled verbally or in writing.

c. Liability. The Credit Union may charge a fee for each stop payment order requested, as set forth on the Fee Schedule. You may not stop payment on any certified check or draft, cashier's check or teller's check, or any other check, draft, or payment guaranteed by the Credit Union with the exception, at our discretion, of a Credit Union check that is thought to be lost or stolen.

You should be aware that while payment of the item may be stopped, you remain liable to any person, including the Credit Union, who is a holder of the item despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney fees, damages or claims related to our action in refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

d. Lost Items. The Credit Union, in receiving items from you for withdrawal or deposit, acts only as your agent and reserves the right to reverse the credit for any deposited items or to charge your account for the items should they become lost in the collection process.

16. Credit Union's Liability for Errors. If the Credit Union does not properly complete a transaction according to this Agreement, our liability to you shall not exceed the amount of the transaction, except as otherwise provided by law. The Credit Union will not be liable if:

- your account does not contain enough money to make the transaction;
- circumstances beyond the Credit Union's control prevents the transaction, your loss is caused, in whole or any part, by your negligence or the negligence of another financial institution; or
- the money in your account is subject to legal process or other claim.

The Credit Union will not be liable for consequential damages except to the extent applicable law requires us to accept liability for wrongful dishonor. The Credit Union's actions will constitute the exercise of ordinary care if such actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general banking practices followed in the area serviced by the Credit Union. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict between oral representations by you or Credit Union employees and any written form will be resolved by reference to this Agreement and applicable written form.

17. Credit Union Lien and Security Interest. To the extent you owe the Credit Union money, the Credit Union has a lien on any or all of the funds in any account in which you are an owner at the Credit Union, regardless of the source of the funds, unless we waive it in writing. The Credit Union may apply these funds in any order to pay off your indebtedness. If the Credit Union chooses not to immediately enforce its lien, we do not waive our right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree we may use the funds from your accounts to pay any debt or amount owed the Credit Union, except obligations secured by your dwelling, unless prohibited by applicable law. You may not assign or transfer any account to a third party.

18. Legal Process. If any legal action is brought against your account, the Credit Union may refuse to pay out any money from your account until the dispute is resolved. If the Credit Union incurs any expenses or attorney fees in responding to legal process, such expenses may be charged against your account without prior notice to you, unless prohibited by law. Any legal process against your account is subject to the Credit Union's lien and security interest.

19. Account Information. Upon your request, the Credit Union will inform you of the name and address of each credit reporting agency from which the Credit Union obtains a consumer or credit report in connection with your account. The Credit Union agrees not to disclose information to third parties about your account regarding any transaction or balances except as provided in our Privacy Policy and in accordance with applicable law.

You authorize us to disclose information about your account to credit reporting agencies and to other persons or agencies who, in our judgment, have a legitimate purpose for obtaining information. You authorize us to disclose information about your account to an account verification service and/or credit reporting agency if we close your account due to unsatisfactory handling, fraud, attempted fraud, or criminal activity.

You agree we may exchange credit report information with others regarding any update or renewal of or additional accounts and services we may offer or extend in the future, or for any other legitimate business purpose. You agree we may share your account information and any information you provide to us with any Credit Union affiliate and others for the purpose of considering your eligibility for their products and services, including financial, insurance, and investment products.

20. Notices.

a. Name Email and Address Changes. It is your responsibility to notify us if you change your email, physical, or mailing address or name. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. The Credit Union may

accept oral notices of a change in address and may require any notice from you be provided in writing to an employee of the Credit Union. If the Credit Union attempts to locate you, the Credit Union may impose a Fee as set forth on the Fee Schedule. You authorize the Credit Union to update your account records with any notification of change of address issued by the U.S. Postal Service, although the Credit Union may, in its sole discretion, choose not to do so.

b. Notice of Amendments. Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes as required by law. You agree to any new terms or conditions so long as the Credit Union notifies you that changes have been made and makes the amended Agreement available to you via its Web site, in its branches, or mails it to you upon your request. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be accepted by the Credit Union and we may require written proof, such as a signed Account Card. The Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future.

c. Effect of Notice. Any written notice you give to the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is provided electronically, if you have agreed to receive account notices electronically, or when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your last known address. Notice to any one account owner is considered notice to all owners of the account.

21. Taxpayer Identification Numbers. If your account is or becomes subject to backup withholding, the Credit Union is required by law to withhold and pay to the Internal Revenue Service (IRS) a percentage of payments of interest, dividends, and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number (TIN) or meet other applicable requirements may result in backup withholding. If you refuse to provide your TIN, the Credit Union may suspend the opening of your account.

22. Credit Reporting. We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

23. Statements.

a. Contents. If we provide a periodic statement for your account, it will show all transactions and activity on your account during the statement period. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. Statements will be mailed to the last address you have provided to us or as we have otherwise agreed. You understand statements and checks are considered to have been made available to you on the date the statement is mailed, or the information is otherwise made available to you electronically. For checking accounts, you understand that when paid, your original check (or any substitute check) becomes property of the Credit Union and may not be returned to you. You agree to keep a copy or carbon-copy of your original check in order to verify its validity. If you request us to provide you with an original check or sufficient copy, you agree that we may provide an electronic image of the original check or sufficient copy if you have agreed to receive account information or statements electronically.

b. Examination. You are responsible for examining each statement and canceled checks and reporting any irregularities to the Credit Union. The Credit Union will not be responsible for any forged or altered item, any unauthorized endorsement on any item drawn on your account, or any other error and/or discrepancies reflected on your periodic statement if (1) you fail to notify the Credit Union within sixty (60) calendar days of the mailing date of the earliest statement showing the item or other error; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of facsimile signature machine or stamp.

c. Notice to Credit Union. You agree that the Credit Union's retention of checks does not alter or waive your responsibility to examine your statements or the time limit for notifying the Credit Union of any errors. The statement will be considered correct for all purposes, and the Credit Union will not be liable for any transfer made from or charged to your account unless you notify the Credit Union in writing within the above time limit after the statement is made available to you.

d. Electronic Statements (E-Statements). If your statement is provided electronically, you will be sent an electronic mail notice that will direct you to the website where you may access, review, print and otherwise copy/download your periodic statements using procedures we authorize. Electronic mails from us will be sent to the electronic mail address provided by the account owner.

24. Dormant, Lost and Abandoned Accounts. IF YOU HAVE AN ACCOUNT THAT YOU HAVE NOT MADE A WITHDRAWAL FROM, DEPOSIT TO, OR TRANSFER INVOLVING YOUR ACCOUNT FOR MORE THAN ONE

(1) YEAR, THE CREDIT UNION MAY CLASSIFY YOUR ACCOUNT AS A DORMANT ACCOUNT AND MAY CHARGE A SERVICE FEE AS ALLOWED BY APPLICABLE LAW AND SET FORTH ON THE FEE SCHEDULE. WE WILL NOTIFY YOU AT YOUR LAST KNOWN ADDRESS PRIOR TO IMPOSING ANY FEE, IF REQUIRED BY LAW. If a deposit or withdrawal has not been made on the account and the Credit Union has had no other contact with you within the period set forth under applicable state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be remitted in accordance with state law. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

25. Termination of Account. The Credit Union may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if:

- there is a change in owners or authorized signers;
- there has been a forgery or fraud reported or committed involving your account;
- there is a dispute as to the ownership of the funds in the account;
- any account checks are lost or stolen;
- there are excessive returned unpaid items not covered by an overdraft protection plan;
- we reasonably deem it necessary to prevent a loss to us;
- if there has been any misrepresentation or any other abuse of any of your accounts; or
- as otherwise permitted by law.

Using any account or transaction with the Credit Union for any illegal activity will constitute a default under this Agreement and may result in the immediate termination of your accounts. If you use any account or transaction for an illegal activity, you agree to indemnify and hold us harmless from any direct or indirect losses caused to us by the illegal activity. You may terminate your account(s) at any time by notifying the Credit Union in writing. The Credit Union is not responsible for payment of any check, withdrawal, or other item once your account is terminated; however, if the Credit Union pays a check after termination, you agree to reimburse the Credit Union for payment. You further agree to notify all joint account owners of the termination.

26. Termination of Membership. You may terminate your membership at the Credit Union after giving written notice of your intent to withdraw from membership or by withdrawing your minimum required membership share, if any, and closing all of your accounts. We may suspend all of your account access and services without notice to you for reasonable cause or expel you from membership for any reason allowed by applicable law, including failure to comply with our bylaws; causing or creating an undue risk of loss to the membership; causing willful destruction or damage to Credit Union property or acting without civility in dealings with Credit Union members, officers and employees.

27. Death of Account Owner. The Credit Union may require the survivor or other claimant to the account to produce certain documents before releasing the funds in the account. The Credit Union may continue to honor all transfers, withdrawals, deposits and other transactions on the account until the Credit Union learns of an account owner's death. Once the Credit Union learns of an owner's death, we may pay checks or honor other payments, or transfer orders authorized by the deceased owner for a period of ten (10) days unless we receive instructions from any person authorized to stop payment on the checks or other items. You agree that the Credit Union can require anyone who claims funds in your account after your death to indemnify us for any losses resulting from honoring that claim.

28. POD Beneficiaries. A Payable on Death (POD) designation is an instruction to the Credit Union that a designated account is payable to the owner or owners during their lifetimes, and upon the death of the last account owner, to any named and surviving POD or trust beneficiary/payee designated on your Account Card or other POD Designation form. Accounts payable to more than one POD or trust beneficiary/payee are owned jointly, in equal shares (unless otherwise designated in your Account Card or other POD Designation form), by such beneficiaries with rights of survivorship. In the event there is more than one POD beneficiary designated, and the shares are not equal but based on percentage allocations, the surviving POD beneficiaries shall own the funds in the percentages designated. If a POD beneficiary predeceases the account owner, that POD beneficiary share shall lapse and be divided among the other surviving POD beneficiaries pro rata. Any POD beneficiary or trust beneficiary/payee designation shall not apply to IRA accounts, which shall be governed by a separate beneficiary designation. The Credit Union shall at no time have any obligation to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary's/payee's interest in any

account, except as otherwise provided by law.

29. Special Account Instructions. You may want to set up your accounts with the Credit Union to facilitate certain trust, will, or court-ordered account arrangements. However, because the Credit Union cannot give you legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow instructions that we believe might expose us to any claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, the Credit Union may refuse to follow your instructions or may require you to post a bond to indemnify us. Any item presented with a full payment legend must be presented in person to a Credit Union officer; otherwise, payment is accepted with full reservation of rights. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be accepted by the Credit Union and we may require written proof, such as a signed Account Card. The Credit Union will not recognize the authority of someone to whom you have given power of attorney without written authorization and a copy of the Power of Attorney on record at the Credit Union. You understand that the Credit Union may choose to retain electronic or imaged copies of any original documents, and you agree that an electronic or imaged copy is valid as an original.

30. Monitoring and Recording Communications. You agree that we may monitor or record communications between you and us, including telephone conversations, video calls, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise prohibited by applicable law, you agree that we may monitor and record such communications without your approval or further notice to you.

31. Audio/Video Recording or Photography. For security and privacy purposes, you are strictly prohibited from photographing and/or audio/video recording inside our branch locations and offices without our express written consent.

32. Consent to Contact. You agree that we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw consent to be contacted on your wireless telephone number(s) at any time by notifying by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or the established user with respect to the wireless telephone number(s) provided and have the authority to give this consent. You agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other urgent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, or advertising. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

33. Waiver of Notices. To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal regulation or other applicable law.

34. Derogatory Communications. We reserve the right to reject offensive or derogatory communications such as selected account names, email addresses, or security terms related to your accounts.

35. Severability. In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

36. Enforcement. You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action over any provision in the Agreement or to collect any overdrawn funds on accounts covered by this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

37. Governing Law. This Agreement is governed by the Bylaws of the Credit

Union, applicable federal laws and regulations, the laws and regulations of the State of Oregon and local clearing house rules, as amended from time to time. You agree that venue for any disputes regarding this Agreement shall be any Oregon county in which the Credit Union has a branch.

38. Rivermark Community Standards. Rivermark is a member-owned financial co-op. We are committed to a vision to transform lives and communities together. This means that we strive to be the best financial institution our members can choose and an organization where our employees feel safe and supported every day. As a Rivermark member, you are a link in a long chain of people helping people, extending back to our founding in 1951. We're committed to listening to and understanding the needs of each member, while taking actions that create the best experience for our membership as a whole.

Rivermark is a community credit union and we're proud to represent and reflect the values of the communities we serve. Rivermark supports and fosters a safe, inclusive, and caring environment for all employees and members, including Black, Indigenous, and People of color.

We celebrate the differences between and within every employee, member, and vendor, including age, color, mental or physical abilities, ethnicity, family or marital status, gender identity or expression, language, national origin, political affiliation, race, religion, sexual orientation, socio-economic status, veteran status, or other characteristics.

All Rivermark members, staff, vendors, and visitors of the credit union are expected to uphold the community standards below and are accountable for their behavior in all forms of engagement, whether in person or virtually.

- We celebrate the differences that exist within our community and strive to make all feel welcome and included.
- We treat all people equitably, regardless of age, ability, sex, gender identity, sexual orientation, race or national origin, religion, or socio-economic status.
- We treat everyone with respect and kindness, whether members, staff, vendors, guests, or members of the larger community. We are polite and civil with each other, and refrain from personal attacks or threats of any kind.
- We respectfully advocate for ourselves, seeking both to understand the needs of the co-op and to have our own needs understood.
- We expect the best from everyone, but understand we are all learning and growing. We apologize when we make a mistake, work to make things right, learn from the error, and seek to do better next time.
- We embrace change to ensure we stay relevant and committed to fulfilling our core mission of improving our members' financial lives.

For all members of the Rivermark community, we have a zero-tolerance policy of discrimination, racism, and harassment. Rivermark is committed to the standards above and will promptly investigate any reported violations. We will seek to understand the perspective of all parties through mutually respectful dialogue and will take responsible action while maintaining the privacy and dignity of the parties as much as possible to restore the harmony of our community.

39. Agreement to Arbitration of Claims or Disputes.

PLEASE REVIEW THIS PROVISION CAREFULLY; IT AFFECTS YOUR LEGAL RIGHTS. EITHER YOU OR US MAY CHOOSE TO HAVE ANY CLAIM OR DISPUTE RESOLVED THROUGH ARBITRATION RATHER THAN IN COURT. ARBITRATION OF A DISPUTE RESULTS IN LOSS OF ANY RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT RELATED TO THE CLAIMS ARBITRATED.

a. Claims Subject to Arbitration; Class Action Waiver. If there is a claim or dispute between you or us arising from or related in any way to any account, product, or service, other than a loan, either you or we may require the claim or dispute be resolved through binding arbitration before a neutral party instead of a lawsuit or other resolution in court. This includes all past, present, and future claims, including claims that arose before this provision became effective.

If either you or us require the claim or dispute to be resolved through arbitration, it will be subject to arbitration even if the other party does not agree. This arbitration provision will apply irrespective of whether the claim or dispute arises under contract, tort, statute, or any other basis. Such claim or dispute shall be arbitrated on an individual basis and not in a class action. You and we waive any right to arbitrate disputes as part of a class action. If a class action lawsuit is initiated

against us, you agree that this provision applies to such action and if we require claims covered by the class action to be arbitrated, you will withdraw from or agree to dismissal of the class action and allow your claim to be arbitrated on an individual basis.

b. Claims Not Subject to Arbitration. A claim filed against either you or us in small claims court in Oregon is excluded from this arbitration requirement as long as the claim remains in small claims court as an individual claim and not a class action. In addition, no claim is subject to this arbitration requirement if you are an active-duty armed service member.

c. Arbitration Procedures. Either you or us may require arbitration of a claim or dispute even if you or us has already initiated legal action related to the claim or dispute. The arbitration may be required and initiated by: (i) making written demand for arbitration on the other party; (ii) initiating an arbitration proceeding against the other party; or (iii) filing a motion to compel arbitration in a court in which litigation has already begun. The arbitration shall be conducted pursuant to the Consumer Arbitration Rules of the American Arbitration Association ("AAA"). The arbitration shall take place in the federal judicial district in which you reside, or in which you entered into this Agreement. We will reimburse the amount of filing, case management, administration, and arbitrator fees you pay to the arbitration organization and the arbitrator that exceed \$250, to a maximum of \$5000, unless the arbitration rules or arbitrator's decision requires us to pay more. We will not reimburse any fees if the arbitrator determines that your claim or dispute was frivolous or baseless. Each party shall be responsible for its own fees in any arbitration unless the arbitrator awards attorney fees under applicable law or agreement. More information about the AAA rules and procedures is available at www.adr.org or by phone at (800) 778-7879. This arbitration provision and any arbitration conducted under it are governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and are not subject to any state law related to arbitration.

d. Right to Reject this Agreement to Arbitration of Claims and Disputes. You may opt out of this agreement to arbitrate if you tell us within 30 days after: (i) the opening of your initial Account or (ii) your receipt of a notice of change in terms informing you of this Agreement, whichever is later. To opt out, send us written notice including your name as listed on your account, your account number, and a statement that you reject the Agreement to Arbitration of Claims and Disputes. You must send your written notice to: Rivermark Community Credit Union, 14405 Meyers Road, Oregon City, OR 97045.

e. Acceptance of Arbitration and Class Action Waiver. Your decision not to reject this Agreement as confirmed by your continued use of your Account constitutes your consent to the Agreement to Arbitration of Claims and Disputes provision for all of your accounts and services.

II. FUNDS AVAILABILITY POLICY

1. General Policy for Savings Accounts. For savings accounts, we reserve the right to place reasonable holds on all funds deposited. For checking accounts, our funds availability policy is set forth below.

2. Policies for Checking Accounts. The date on which you may withdraw funds is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, federal holidays, and days the Credit Union is closed.

a. Deposits at Rivermark Community Credit Union Branches. If you make deposits to your checking account at Rivermark Community Credit Union branches, the following general policy applies. Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. At that time, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

b. Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 (\$275 effective July 1, 2025) of your deposit to checking will be available at least by the first business day after your deposit is received, unless you have overdrawn your account repeatedly in the last six months, we have reason to doubt collectability of the check, or certain emergency conditions exist.

If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by

the next business day after we receive your deposit.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You deposit checks totaling more than \$5,525 (\$6,725 effective July 1, 2025) on anyone (1) day.
- You deposit a check that has been returned unpaid.
- There is an emergency, such as failure of communications or computer equipment.
- We believe a check you deposit will not be paid.
- You have overdrawn your account repeatedly in the last six (6) months.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

c. Holds on Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

d. Special Rules for New Accounts. The following special rules may apply during the first thirty (30) days your account is open. Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of wire transfers, and the first \$5,525 (\$6,725 effective July 1, 2025) of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 (\$6,725 effective July 1, 2025) may not be available until the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 (\$6,725 effective July 1, 2025) may not be available until the second business day after the day of your deposit. Funds from all other check deposits may not be available until the ninth business day after the day of your deposit.

e. Deposits At Automated Teller Machines (ATMs). Funds from deposits at Credit Union ATMs in excess of \$225 (\$275 effective July 1, 2025) in one day may not be available until the second business day after the day of deposit. All ATMs that we own or operate are identified as our machines. Funds from deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit.

3. Deposits Using Remote Methods. We reserve the right to place reasonable holds on funds deposited via Mobile Deposit. If a hold is placed, you will be provided a hold notice detailing the amount and length of the hold.

Foreign Checks. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in the disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes to collect the funds from the financial institution upon which it is drawn.

III. ELECTRONIC FUNDS TRANSFER AGREEMENT

This Electronic Funds Transfer Agreement ("EFTA") is the contract, which covers your and our rights and responsibilities concerning the Electronic Services including Online and Mobile Banking, Online Bill Pay, Electronic Transfers, ATM and Visa Debit Cards, Telephone Teller, Direct Deposit, Mobile Deposit and Online Deposit services (collectively "Electronic Services") offered to you by Rivermark Community Credit Union ("Credit Union"). In this EFTA, the words "you" and "yours" mean those who enroll for any of the Electronic Services and any authorized users. In this EFTA the words "we" and "us" and "our" and "ours" mean Rivermark Community Credit Union. The word "account(s)" means any one or more savings, checking and loan accounts you have with the Credit Union and "EFT" means all electronic services, except Mobile Deposits. By submitting an Online, Mobile or other approved enrollment, you agree to the following terms governing your and our rights and responsibilities concerning the Electronic Services provided to you.

The terms of this EFTA apply to consumer members; refer to the Business Membership and Account Agreement for the Business Electronic Funds Transfer Agreement. For consumer accounts, any account holder may enroll in the Electronic Services and is responsible for the acts of any joint account holder. Anyone enrolling represents that they are authorized to enroll in the service. Anyone using Electronic Services represents that they have full authority to use the Services and to engage in any action taken by them. Any joint account holder or an authorized user, acting alone, may effect transactions through the Electronic Services. By providing your telephone and email information to the Credit Union you expressly authorize the Credit Union to contact you at any telephone number or email address you entered, so we can assist you with your account and account services or take measures to prevent fraud on your account.

1. Online Banking. Upon approval, you may use a computer to access your accounts with the online banking ("Online Banking") service. You must use your member username along with your password ("Access code") to access your accounts. During the registration process you will be asked to register your computer; you should not register your computer if it is a public computer or will be used by persons not on your account. You will be periodically required to change your password; however, you may change it more frequently. Online Banking is accessible seven (7) days a week. This service may be unavailable during brief maintenance periods. To access this service, you will need a personal computer and a web browser (such as Google Chrome, Firefox, Microsoft Edge, Safari, etc.). The online address for Online Banking is www.rivermarkcu.org. You are responsible for the installation, maintenance and operation of your computer and modem. The Credit Union will not be responsible for any errors or failures involving any telephone service, internet provider, or your computer.

a. Online Banking Transactions. At the present time, you or any persons who you have authorized to use your Online Banking Service, sign-on Password, challenge questions or any other access code may use Online Banking to:

- Transfer funds between your savings, checking, money market and loan accounts
- Transfer funds to accounts of other members and persons using the Electronic Transfer service
- Initiate transfers to and from other financial institutions
- Access your credit card or line of credit account up to the credit limit
- Make loan payments from your savings, checking and money market accounts
- Obtain account balance and transaction history on your savings, checking, money market, certificate and IRA accounts (deposit accounts)
- Obtain information on your loan account balance, transaction history, payment due dates, loan payoff amounts and finance charges
- Access copies of cleared checks, e-Statements and eNotices
- Make online Bill Payments from your checking account using the Bill Pay service
- Receive bills online through the Online Bill Presentment feature of Bill Pay
- Request payments to Rivermark loans or to fund deposit accounts from your external Debit Card
- Name your account or loan
- Manage your Certificate of Deposit maturity options
- Open a new EFTA account online
- Add a joint owner online
- Obtain tax information on amounts earned on interest bearing account or interest paid on loan accounts.
- Submit a fraud or dispute notice.
- Request a wire transfer.

Transactions involving your deposit accounts will be subject to the terms of your Membership and Account Agreement. Transactions involving your credit card or loan accounts will be subject to your applicable Credit Card or Loan Agreement and Disclosures.

b. Online Banking Service Limitations and Requirements. The following limitations and requirements on Online Banking transactions may apply:

i. Transaction Authorization. You authorize us to debit your account for any transactions processed through Online Banking or other Electronic Service, and for any fees incurred. You authorize us to initiate any reversing entry or reversing file, and to debit your accounts at the Credit Union or elsewhere, in order to correct any erroneous transaction. You agree to cooperate with any action to reverse a transaction that was made in error and to offset any benefit you receive against any loss we suffer.

ii. Transfers. You may make transfers between accounts of yours as

often as you like. You may transfer up to the available balance in your account subject to the available credit limit on a line of credit at the time of the transfer, except as limited under this EFTA or your deposit or loan agreements. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits.

iii. Account Information. The account balance and transaction history may be limited to recent account information. Availability of funds for transfer or withdrawal may be limited due to the processing time required for ATM deposit transactions and our Funds Availability Policy.

iv. External Payments and Funding. You may use Online Banking to initiate and authorize payments to your Credit Union loans from your external Debit Card account. You will be required to enter the payment and debit card information and to approve the payment in the Online Banking program. You will be charged a fee for this service. (See Fee Schedule).

v. Secure Messaging. You may use the secure messaging function within Online Banking to send messages to us during business hours. However, the secure messaging function may not be used to initiate a transfer on your account. The Credit Union may not immediately receive messaging communications sent by you; therefore, the Credit Union will not take action on transaction requests. Contact the Credit Union immediately regarding any unauthorized transaction or stop payment request; call the Credit Union at the telephone number set forth in Section 6.

2. Online Bill Pay Services. When you apply for the online bill payment service ("Online Bill Pay") you designate your checking account as the account from which payments that you authorize will be deducted. Each separate payee may be set up to deduct payment from any checking account on which you are an owner. You will be given the ability to set up merchants, institutions or individuals that you would like to pay. You are not permitted to designate governmental agencies or courts. All payees must be in the United States. We reserve the right to not allow the designation of a particular merchant or institution.

a. Online Bill Pay Transactions. You or any persons who you have authorized to use your Online Bill Pay Service, Online Banking Service, sign-on Password, challenge questions or any other access code can perform the following transactions:

- Set up and pay any designated merchant, institution or individual in accordance with this agreement a fixed recurring amount or a variable amount "on demand," from your designated checking account.
- You must designate a "Due By" date for each payment. The "Due By" date is the date that your payment should be received by your Payee. If a "Due By" date falls on a weekend or Federal Reserve holiday, the payment will be delivered the next business day.
- Obtain information (payee information, payment status information, etc.) about your Online Bill Pay account status.

b. Processing Bill Pay Transactions. You authorize us to process bill payments from your designated account(s). You may use the Online Bill Pay service to initiate the following payment transactions:

- "Future" payments are payments that you initiate in advance by setting the payment amount and due date.
- "Recurring" payments are payments that are reoccurring on a fixed due date and fixed amount. You have an option in the Online Bill Pay system to set Automatic Payments to continue indefinitely or set a maturity date.

c. Authorized Payments. When you transmit a bill payment instruction to us, you authorize us to transfer funds to make the bill payment transaction from your designated checking account. We will process bill payment transfer requests only to those payees the Credit Union has designated in its User Instructions and such payees as you authorize and for whom the Credit Union has the proper payee account number and payment information. The Credit Union will not process any bill payment transfer if we know the required transaction information is incomplete. In any event, the Credit Union will not be liable for any transaction that contains incorrect information that the Credit Union was not responsible for entering or knowing. If there are insufficient funds in your account to make the bill payment, we may either refuse to make the payment or make the payment and transfer funds from any overdraft protection account (including Courtesy Pay, as applicable) you have

established. The Credit Union reserves the right to refuse to process payment instructions that reasonably appear to the Credit Union to be fraudulent or erroneous.

d. Processing Payments. The Credit Union will initiate your bill payment transfer in advance so that the payee receives it by the delivery date that you have designated. You must have sufficient funds available to cover your payment on the date it is debited. Your payment will be debited from your account on the scheduled due date. The dollar limit on any payment is your available balance up to \$10,000 with a daily limit of \$20,000. Bill payments are delivered to the payee either electronically, or by check. It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. You should enter and transmit your bill payment instructions at least ten (10) business days before a bill is due. If you do not allow sufficient time, you assume full responsibility for any late payments, fees, or finance charges that may be imposed as a result of your failure to transmit a timely bill payment authorization. You are responsible for settling issues and disputes with your Payee. You must contact your payees directly concerning any disputes or questions you have regarding their bill, including questions related to when your payment was credited or your payee's refusal to accept a payment.

e. Canceling or Changing Bill Payments. You may cancel or stop payment on Future and Recurring bill payments under certain circumstances. If you discover an error in or want to change a payment instruction (i.e. payment date or payment amount) for a bill payment that you have already scheduled for transmission through the Online Bill Pay Service, you may electronically edit or cancel your payment request through the Bill Pay service as long as the payment is not "in progress". Once your payment is "in progress" you will not be able to cancel it or make changes. If your request is not timely entered, you will be responsible for the payment. If you wish to place an oral stop payment on a recurring bill payment transaction, not using the Online Bill Pay Service, the Credit Union must receive your oral stop payment request in sufficient time before the payment goes into a "scheduled" status. You may call the Credit Union at the telephone number set forth in Section 6 to request a stop payment. If you call, the Credit Union may require you to confirm your stop payment request in writing within 14 days after the call. You cannot edit or delete an expedited bill payment once it has been authorized.

3. Mobile Banking Services. Mobile Banking is a personal financial information management service that allows you to access account information and conduct transactions using compatible and supported mobile phones and/or other compatible and supported wireless devices (including phones, "Wireless Devices"). We reserve the right to modify the scope of the Mobile Banking services at any time. We reserve the right to refuse to make any transaction you request through Mobile Banking. You agree and understand that Mobile Banking may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming.

a. Mobile Banking Transactions. At the present time, you or any persons who you have authorized to use your Mobile Banking Service, sign-on Password, or any other access code or method, including biometrics such as Face ID or Touch ID, may use Mobile Banking to:

- Transfer funds between your savings, checking, money market and loan accounts
- Transfer funds to accounts of other members and persons using the Electronic Transfer service
- Initiate transfers to and from other financial institutions
- Access your credit card or line of credit account up to the credit limit
- Make loan payments from your savings, checking and money market accounts
- Obtain account balance and transaction history on your savings, checking, money market, certificate and IRA accounts
- Obtain information on your loan account balance, transaction history, payment due dates, loan payoff amounts and finance charges
- Access copies of cleared checks and Mobile Deposits
- Make online Bill Payments from your checking account using the Bill Pay service
- Request payments to Rivermark loans or to fund deposit accounts from your external Debit Card
- Name your account or loan
- Manage your Certificate of Deposit maturity options
- Open a new account online
- Add a joint owner online

The most up-to-date list of services which you may be able to access through Mobile Banking is posted on the Mobile Banking enrollment website www.rivermarkcu.org. When you register for Mobile Banking, designated accounts and payees (or billers) linked to your account through Online Banking will be accessible through the Mobile Banking service.

i. Use of Services. Mobile Banking will not work unless you use it properly. You accept responsibility for making sure that you understand how to use Mobile Banking before you actually do so, and you use Mobile Banking in accordance with the online instructions posted on our website. You also accept responsibility for making sure that you know how to properly use your wireless device, and the Mobile Banking software ("Software") required to use the Mobile Banking Service. The Software is provided by a service provider not affiliated with the Credit Union and you are solely responsible for entering a license agreement to use the software. We will not be liable to you for any losses caused by your failure to properly use the Mobile Banking service, the Software or your wireless device. You may experience technical or other difficulties related to the Mobile Banking Service that may result in loss of data, personalization settings or other Mobile Banking service interruptions. We assume no responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of the Mobile Banking Service.

ii. Access to Accounts. By enrolling in the Mobile Banking service, you certify you are an owner, joint owner or custodian on the accounts represented in your enrollment. You understand that all owners of your accounts or anyone with whom you share your Access code or any access code will be an authorized user ("Authorized User"), and that authority will be considered unlimited in amount and manner with full authority to perform all transactions relating to the stated accounts, until you notify the Credit Union, in writing of the revocation of such authority. You agree that you are and will remain fully responsible for any transactions made by such persons on your accounts except transactions that occur after the Credit Union has been notified of any revocation of authority and has had a reasonable opportunity to act upon such notice.

iii. Relationship to Other Agreements. You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours; including service carrier or provider and that this EFTA does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, including while downloading the Software, receiving or sending Mobile Banking text messages, or other use of your Wireless device when using the Software or other products and services provided by Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service carrier or provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your carrier or provider directly with your carrier or provider without involving us. You also agree that if you have any problems with Mobile Banking, you will contact us directly.

b. Mobile Banking Service Limitations and Conditions. When you use the Mobile Banking Service to access accounts, you agree to the following limitations and conditions:

i. Account Ownership/Accurate Information. You represent that you are the legal owner of the accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of operating the Mobile Banking Service. You agree to not misrepresent your identity or your account information. You agree to keep your account information up to date and accurate.

ii. Proprietary Rights. You may not copy, reproduce, distribute, or create derivative works from this content. Further, you agree not to reverse engineer or reverse compile any Mobile Banking technology, including, but not limited to, any Software or other mobile phone applications associated with the Mobile Banking Service.

iii. User Conduct. You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way

that would: (a) infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Mobile Banking; (i) interfere with or disrupt the use of Mobile Banking by any other user; or (j) use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

iv. No Commercial Use or Resale. You agree that the Mobile Banking Services are for personal use only. You agree not to resell or make commercial use of Mobile Banking.

v. Indemnification. Unless caused by our intentional misconduct or gross negligence, you agree to protect and fully compensate us and service providers from any and all third party claims, losses, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from your improper use of the Mobile Banking software or your infringement, or infringement by any other user of your account, of any intellectual property or other right of anyone.

vi. Additional Service Limitations. Neither we nor our service providers can always foresee or anticipate technical or other difficulties related to Mobile Banking. These difficulties may result in loss of data, personalization settings or other Mobile Banking interruptions. Neither we nor any of our service providers assume responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of Mobile Banking. Neither we nor any of our service providers assume responsibility for the operation, security, functionality or availability of any Wireless device or mobile network which you utilize to access the Mobile Banking Service. You agree to exercise caution when utilizing the Mobile Banking application on your Wireless device and to use good judgment and discretion when obtaining or transmitting information. Financial information shown on the Mobile Banking service reflects the most recent account information available through Mobile Banking and may not be current. You agree that neither we nor our service providers will be liable for any delays in the content, or for any actions you take in reliance thereon. If you need current account information you agree to contact us directly.

4. Electronic Transfer Services.

a. External Transfer Services. By enrolling in external transfer services ("Electronic Transfer Service"), you agree to the following service terms and conditions. By using compatible and supported devices, the Electronic Transfer Service allows you to receive funds from or send funds to consumer accounts at other financial institutions through the Automated Clearing House (ACH) system. You must have Online Banking to use the Electronic Transfer Service. The Electronic Transfer Service is only available for accounts at U.S. financial institutions and funds are transferred in U.S. dollars. We reserve the right to modify the scope of external transfer services at any time. We reserve the right to refuse to make any transaction you request through the Electronic Transfer Service. You agree and understand the Electronic Transfer Service may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming.

b. Definitions.

- "ACH Network" means the funds transfer system, governed by the National Automated Clearing House (NACHA) Rules that provides funds transfer services to participating financial institutions.
- "Transaction Account" is a transaction account (checking, money market or other direct deposit account, credit card account, or debit card account, including any required routing information) from which your payments as a Sender will be debited, any Service fees will be automatically debited, or to which payments and credits to you will be credited.
- "Transfer Instruction" is the information provided by the Sender to the Service for a transfer or payment to be made to a Receiver (name, mobile telephone number, email address, and financial institution account and routing number information, etc.).
- "Receiver" is a person or business entity that is sent a payment

transaction through the Electronic Transfer Service.

- “Sender” is a person or business entity that sends a payment transaction through the Electronic Transfer Service.
- c.** Automated Teller Machines (ATM) Transactions. You may use your Visa Debit card (Card) or ATM card and Personal Identification Number (PIN) in automated teller machines of the Credit Union; ACCEL, Plus, Visa, Advantage, and Co-Op Networks; and such other machines we may designate. At the present time, you may use your card to make the following transactions on your accounts:
- Withdraw cash from your savings or checking accounts.
 - Transfer funds between your savings and checking accounts.
 - Make loan payments from your savings and checking accounts.
 - Obtain account balance information on savings and checking accounts.
 - Make deposits to your savings or checking accounts at Credit Union ATMs and selected Co-op Network ATMs.

There is no limit to the number of withdrawals you may make at Credit Union ATMs and nonproprietary ATMs. However, you may be charged a fee as set forth in the Fee Schedule. You may withdraw up to \$530 (if there are sufficient funds available in your account) per day (ends at 12:00 midnight) at any authorized ATM, subject to security requirements and limits placed by each individual ATM. You may transfer between your savings or checking accounts up to the balance in your accounts at the time of the transfer at available locations.

d. VISA Debit Card. You may use your VISA Debit Card to purchase goods and services any place your Card is honored by participating merchants, including Point of Sale (POS) terminals within the Cirrus, Plus, STAR, Visa, American Express and Co-op Networks (with PIN) and Cirrus, Plus, Visa, and Accel networks (without PIN) or such other POS terminals as the Credit Union may designate. You may purchase up to a maximum of \$5,000 from POS terminal per day, if there are sufficient funds in your account. Certain checking accounts may have lower limits. Funds to cover your Card purchases will be deducted from your checking account. We deduct the amount of your transaction, including any charges imposed by the merchant or financial institution, from your checking account. We may debit or place a hold on your account for a transaction either on the day it is presented to us for payment, by electronic or other means, or on the day we receive notice of the transaction — whichever is earlier — even though the transaction may not be actually posted to your account until a later date. When you use your Visa Debit Card for a Visa transaction, if the merchant requests preauthorization for this transaction, we will place a three (3) business day hold on your account for the amount of the preauthorization request (which may vary in some cases from the amount of the actual purchase, depending on the merchant’s request). You agree that all transactions that you initiate by use of your VISA Debit Card are legal in the jurisdiction where you live and/or where the transaction occurred. Internet gambling may be illegal in the jurisdiction in which you are located, including the United States. Your VISA Debit Card may only be used for legal transactions. Display of a payment card logo by an online merchant does not mean that internet gambling transactions are lawful in all jurisdictions in which you may be located. We have restricted all online gambling transactions with the (VISA Debit Card).

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the Visa network or another network shown on your card, such as the PLUS or CO-OP networks. The Credit Union will honor your debit transactions processed by any of these networks. Transactions processed over the Visa network do not require you to use your PIN to validate the transaction. Generally, you will sign a receipt, provide your card number (e.g. internet, mail, or telephone transactions), or swipe your card at a terminal. Also, there are certain protections and rights such as the zero liability protections in the section titled “Member Liability,” applicable only to Visa processed transactions. Transactions processed over other networks may not require you to use your PIN in order to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. However, some merchants may not require you to provide a PIN and allow you to choose whether the transaction is processed by Visa or another network. Provisions applicable only to Visa transactions (such as Visa’s zero liability protections) will not apply to non-Visa debit transactions and the liability rules for other EFTs in the section titled “Member Liability” will apply.

e. Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your

card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

- f.** Telephone Teller Service. If we approve the Telephone Teller Service for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time you may use the Telephone Teller Service to:
- Obtain balance information from all your savings, checking and loan accounts including Visa.
 - Transfer funds between these same accounts, including loan payments to any of your loan accounts (except from Visa).
 - Withdraw from savings by check, made payable to you and mailed to you at your mailing address.
 - Verify certain account information, including if a particular check has cleared your account, listing of electronic withdrawals and deposits, loan payment and loan payoff amounts, and account and loan history.
 - Access your Visa credit card account.
 - Find out the interest paid, and dividends earned on your accounts.

Your accounts can be accessed under the Telephone Teller Service via a touch tone telephone only. Telephone Teller Service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- No transfer or withdrawal may exceed the available funds in your account.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue after numerous unsuccessful attempts to enter a PIN or transaction, and there may be limits on the duration of each telephone call.

g. Preauthorized Electronic Funds Transfers and Direct Deposit. Preauthorized electronic funds transfers may be made into or from your Credit Union accounts. These may include preauthorized electronic funds transfers made to an account from a third party (such as Social Security or your employer) or from an account to a third party (such as a mortgage company or insurance premium payment, excluding Online Bill Payment transactions). If electronic funds transfers are made into or from your account, those payments may be affected by a change in your account status or if you transfer or lose your account. Upon instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security.

5. Security of Access Code or Device. Each ATM-PIN, Telephone Teller Access Code, or Online and Mobile Banking password (including biometric access such as Touch ID) is the Access Code you select for your security. Your Access Code is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your Access Code. You agree not to disclose or otherwise make your Access

Code or Wireless Device for Mobile Banking available to anyone not authorized by you to sign on your accounts. If you authorize anyone to have or use your Access Code or Wireless Device, you understand that person may use the Online Banking, Online Bill Pay or Mobile Banking service to access and review all of your account information and execute account transactions. Therefore, we are entitled to act on transaction instructions

received using your Access Code and you agree that the use of your Access Code will have the same effect as your signature authorizing transactions. If you authorize anyone to use your Access Code in any manner that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying the Credit Union and changing your Access Code immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your Access Code is changed. If you fail to change your Access Code or maintain the security of your Access Code and the Credit Union suffers a loss, we may terminate your electronic services immediately.

6. Member Liability. You are solely responsible for all transfers you authorize using any Services under this EFTA. If you permit other persons to use your Access Code or Device and initiate transactions with this Service, you are responsible for any transactions they authorize or conduct on any of your Accounts. For EFT transactions on a consumer deposit account, under this EFTA, you are responsible for all transactions you authorize using Online Banking, Online Bill Pay, Electronic Transfer services. For consumer Accounts, transactions by family members or friends that you allow on your Account are authorized by you. If you permit other persons to use your Access Code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, you must notify us immediately if you believe anyone has used your Access Code and accessed your accounts without your authorization.

For Visa Debit Card transactions, if you notify us of your lost or stolen card, you may not be liable for any losses provided you notify us promptly and were not grossly negligent (for example keeping your PIN with your Card is grossly negligent) or fraudulent in handling your Visa Debit Card and you provide us with a written statement regarding your unauthorized Visa Debit Card claim. For all other EFT transactions, if you notify us within two (2) business days, you can lose no more than \$50 if someone accessed your account without your permission. If you do not notify us within two (2) business days after you learn of the unauthorized use of your account or Access code, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

If your statement shows EFT transactions that you did not make, notify us immediately. If you do not notify us within sixty (60) days after the statement was mailed or electronically delivered to you, you may be liable for the full amount of the loss if we can prove that we could have stopped someone from making the unauthorized EFT transactions. If a good reason (such as a hospital stay) kept you from notifying us, we may extend the time period.

If you believe your Access code has been lost or stolen or that someone has transferred or may transfer funds from your account without your permission, contact us immediately by one of the following:

Telephone: 503.626.6600 or 800.452.8502

In person at one of the Rivermark Community Credit Union branches.

Mail: Rivermark Community Credit Union 14405 Meyers Road, Oregon City, OR 97045

7. Business Days. Our business days are Monday through Friday, excluding Federal Holidays.

8. Fees and Charges. The fees and charges for the electronic services are outlined below. Fees and charges may be changed from time to time. We will notify you of any changes as required by law.

a. ATM Fees. A transaction fee will be assessed when you request a withdrawal or balance inquiry at an ATM as set forth in the Fee Schedule. The fees may be changed from time to time, and we will notify you of any changes as required by law. You authorize us to debit one of your deposit accounts for any ATM fee. Please note that when you use an ATM not owned by us, a fee may be charged by the ATM operator or any network used to complete the transaction, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

b. Currency Transaction Fee. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S.

dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any

transaction that you complete, or a merchant completes on your card outside of the U.S., U.S. military bases, territories, embassies or consulates. A fee will also apply to purchase transactions made with merchants located in foreign countries, even if the transaction is initiated from within the U.S.

c. Online Banking Services. There is no fee for Online Banking services.

d. Mobile Banking Services. There is no fee for Mobile Banking services.

e. Bill Pay Service. There is no fee for Bill Pay services, however fees may apply for expedited bill payments as set forth on the Fee Schedule.

9. Transaction and Account Information.

a. Statement Information. Transactions submitted through Online or Mobile Banking, Bill Pay, or external transfer services will be recorded on your monthly statement sent to you by mail or e-Statements if you have requested e-statements. If you only have a savings account and did not request or process any Electronic Funds Transfers, you will receive a statement quarterly.

b. Preauthorized Credits and Direct Deposits. If you have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can call us at 503.626.6600 to find out whether the deposit has been made or use Telephone Teller or Online Banking to confirm direct deposits and review your account activity.

c. Terminal Receipt. You should receive a receipt at the time you make any transfer or withdrawal from your account(s) using an ATM, POS terminal, or a Visa debit transaction with a participating merchant, except some electronic terminals will not provide receipts for transactions of \$15 or less.

Account Information Disclosure. We will maintain the confidentiality and privacy of your account information in accordance with our Privacy Policy as stated on our website at www.rivermarkcu.org. However, we may disclose information to third parties about your account or the transactions you submit in the following limited circumstances:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested services(s);
- To comply with government agencies or court orders;
- If you give us your express written permission.
- While using Zelle®, to use the QR Code feature, with your prior permission, Zelle® may collect or access pictures and other information from your device's Contacts to retrieve phone numbers and email addresses, Camera to scan a QR code, and Photos to store your QR Code. Any information collected is used to provide features of the Zelle® service and/or to improve and customize the user experience. Information may be uploaded and retained on Zelle® servers. You can enable or disable access to this information at any time, through your device settings.

10. Preauthorized Electronic Fund Transfers.

a. Authorization to Merchants. By providing your account number to any merchant or third party not already listed as a joint owner or authorized user on your account, you authorize all electronic funds transfers out of your account initiated by that merchant or third party.

b. Stop Payment Rights. If you have arranged in advance to allow a third party to make regular electronic fund transfers out of your account(s) for money you owe them, you may stop payment of these preauthorized transfers (excluding Online Bill Pay). You must notify the Credit Union orally or in writing at any time up to three (3) business days before the scheduled date of a preauthorized transfer. The Credit Union may require you to provide written confirmation of the stop payment order within fourteen (14) days of any oral notification. If we do require the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.

c. Notice of Varying Amounts. If these payments may vary in amount, the person you are going to pay is required to tell you ten (10) days before each payment, when the payment will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

d. Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of these payments at least three (3) business days before the transfer is scheduled, and we do not do so unless the reason for our failure

was outside of our control, we will be liable for your losses or damages, up to the amount of the transfer.

11. Credit Union Liability for Electronic Services. If we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. Our sole responsibility for an error in a transaction will be to correct the error and in no case will we be liable for any direct, indirect, special, incidental, or consequential damages. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. The Credit Union will not be liable for the following:

- If, through no fault of ours, you do not have sufficient funds in your account to complete the transaction, your account is inactive, or the transaction would exceed the credit limit on your line of credit, if applicable.
- If you used the wrong account or Access code, you have not properly followed any applicable service or Credit Union user instructions for making Online or Mobile Banking, Online Bill Pay, or external transactions.
- If your personal computer malfunctioned or the internet service or phone lines were not working properly, or the Credit Union computer system was not working properly and such problem(s) should have been apparent when you attempted your transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages or strikes, equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process or other claim.
- If you have not given the Credit Union complete, correct and current instructions so the Credit Union can process the transaction.
- If, through no fault of ours, an Online Bill Pay, Online or Mobile Banking or funds transfer transaction does not reach a particular payee due to changes in the payee address, account number or otherwise; the time you allow for payment delivery was insufficient; payment is lost in the mail or the payee failed to process a payment correctly or in a timely manner and a fee, penalty, or interest charge is assessed against you.
- If an error was caused by a system beyond the Credit Union's control such as a telecommunications system, an Internet Service Provider, any computer virus or problems related to software not provided by the Credit Union.
- If the ATM where you are making the withdrawal does not have enough cash.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If there are other exceptions as established by the Credit Union.

12. Statement Errors on Consumer Accounts. In case of errors or questions about your EFT transactions, contact us at the phone number or address set forth in Section 6 above as soon as possible. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.

- Tell us your name and member number.
- Describe the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct the error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question (ninety (90) calendar days for new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. Note: if the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above. If we ask you to put your complaint or

question in writing and we do not receive it within ten (10) business days, we may not re-credit your account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) relied upon to conclude that the error did not occur.

13. Safety Notice. The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction take your ATM access device or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM card.
- Report all crimes to law enforcement officials immediately.

14. Mobile and Online Deposit Services. Mobile and Online Deposit Service is an automated delivery system that allows you to electronically transmit an electronic image (or captured digital data) of a check or item to us for posting to a designated account. You will be asked to accept the terms of the Mobile Deposit Services Agreement the first time you log into the service and each time there is a change to the terms of service. Your continued use of the Mobile and Online Deposit Service is your acceptance to any changes we may make to the service in the future.

a. Operation of Service.

i. Mobile and Online Deposit Capture Process. If we approve the Mobile and Online Deposit Service for you, you must use your password with your Login to access your accounts. You may photograph or scan an image of checks with your mobile device or personal computer creating an electronic image and you may transmit the electronic image that the Credit Union will deposit to your account. The Credit Union may, in its discretion, convert items meeting the Credit Union's required standards into substitute checks to facilitate the deposit and collection of such items. You agree that the manner in which checks are cleared or presented for payment shall be determined by the Credit Union, in its sole discretion. We reserve the right to select the clearing agents through which we clear checks.

ii. Funds Availability. Funds from items deposited through the Mobile and Online Deposit Service will be available in accordance with the Credit Union's Funds Availability Policy disclosure, as amended from time to time, which is incorporated herein by reference. You agree that the imaging and transmitting of checks alone does not constitute receipt by Credit Union. Also, acknowledgment of receipt or delivery does not constitute an acknowledgment by Credit Union that the transmission of a check or items does not contain errors or that funds will be available. Checks deposited through Mobile Deposit are not received by the Credit Union until we have acknowledged receipt and provided credit to your account. Checks must be received by 2:00 pm Pacific Time, Monday through Friday, to be considered received that Business Day. You understand that any amount credit to your Account for checks deposited using the Mobile and Online Deposit Service is a provisional credit and you agree to indemnify the Credit Union against any loss the Credit Union suffers because of the acceptance of the remotely deposited check.

iii. Deposit Limitations. You may use Mobile Deposit to deposit checks of any dollar amount.

iv. Deposit Acceptance. You agree that Credit Union may at any time, in its sole discretion, refuse to accept deposits of checks from you via Mobile Deposit or Online Deposit session. In the event that the Mobile and Online Deposit Service is interrupted or is otherwise unavailable, you may

deposit checks in-person at a Credit Union branch or via night drop or mail or other contractually acceptable method.

b. Member Account.

i. Member Account. You must designate a Credit Union savings or checking as the settlement account to be used for the purposes of settling transactions requested in connection with the Mobile and Online Deposit Service. We will provide you with details of each specific transaction. You

will be responsible for reviewing and balancing of any settlement account.

ii. Responsibility for Check Endorsement. For all mobile check deposits, you must endorse the original paper check with your name and providing: "FOR RIVERMARK COMMUNITY CREDIT UNION MOBILE DEPOSIT ONLY". If you fail to provide this endorsement, we may refuse the deposit and return it to you, and you agree to indemnify the Credit Union from any liability or loss to the Credit Union arising from the payment of the original paper check without such required endorsement.

iii. Responsibility for Imaging. You are solely responsible for imaging deposit items, accessing the Mobile and Online Deposit Service from the Credit Union and for maintaining your imaging equipment. You will be responsible for the payment of all telecommunications expenses associated with the service. Credit Union shall not be responsible for providing or servicing any Equipment for you.

iv. Deposit Requirements. You agree that you will only use the Mobile and Online Deposit Service to deposit checks drawn on financial institutions within the United States, excluding its territories. For checks not falling within this requirement you must deposit those checks in person, using a night drop facility or by U.S. Mail. You agree that each check you deposit through the Service will be properly endorsed and will meet the image quality standards that we specify in online instructions or in this EFTA.

v. Check Retention and Destruction. You agree that all checks belong to you and not to the Credit Union and that those items shall be handled in accordance with this EFTA and your Membership and Account Agreement. After our receipt of a deposit transmission we will acknowledge by electronic means our receipt of such transmission. Your electronic transmission is subject to proof and verification. You will retain the original of all imaged checks that have been deposited via Mobile and Online Deposit for a reasonable period of time in order to verify settlement and credit or to balance periodic statements, but in no case beyond forty- five (45) days from the date processed. It is your responsibility to properly destroy and dispose of such original checks after such time. During the period that you maintain any original checks, you understand and agree that you must use a high degree of care to protect these original checks against security risks. These risks include, without limitation, (i) theft or reproduction of the original checks (including by employees) for purposes of presentment for deposit of these original checks (i.e., after the original checks have already been presented for deposit via the Mobile and Online Deposit Service), and (ii) unauthorized use of information derived from the original checks. When you dispose of any original checks, you understand and agree that you must use a high degree of care when selecting and implementing disposal procedures to ensure that the original checks are not accessed by unauthorized persons during the disposal process and once destroyed, the original checks are no longer readable or capable of being reconstructed.

vi. Deposit Prohibitions. You agree not to deposit, or attempt to deposit, or allow others, either directly or indirectly, to deposit, or attempt to deposit, by any means: (i) any substitute check, the original of which has already been presented for deposit via the Mobile Deposit, (ii) any image of a check that has already been deposited either as an original or as a substitute check, (iii) any original check, the substitute check of which has already been presented for deposit via Mobile Deposit; (iv) any check made payable (individually or jointly) to someone who is not an owner on your account; (v) any post-dated or stale-dated check; (vi) savings bonds, money orders, travelers checks, or gift checks; (vii) any item that is incomplete or contains evidence of any alteration;; and (viii) state warrants or other instruments that are not checks. In the event that you, or any third party, makes, or attempts to make, a deposit in violation of this Subsection you agree to defend, indemnify, and hold Credit Union and its agents harmless from and against all liability, damage and loss arising out of any claims, suits, or demands brought by third parties with respect to any such substitute check or original check. You agree that the aggregate amount of any items which are deposited more than once will be debited from your account,

and to the extent funds in your account are insufficient to cover such amount, any balance shall be debited by Credit Union from any other of your deposit accounts with Credit Union in its sole discretion. You further acknowledge that you and not the Credit Union is responsible for the processing and handling of any original items which are imaged and deposited utilizing the Service and you assume all liability to the drawer of any item imaged using the service or liability arising from the Credit Union's printing of any substitute check from those images.

vii. Your Representations and Warranties. You represent and warrant:

- that you will comply with all federal and state laws, and rules and regulations applicable to deposit and check transactions, including those of the National Automated Clearing House for ACH transactions;
- that all checks deposited through the Mobile and Online Deposit Service are made payable to you;
- that all signatures on each check are authentic and authorized; and
- that each check has not been altered.

In the event you breach any of these representations or warranties, you agree to defend, indemnify, and hold the Credit Union and its agents harmless from and against all liability, damages and loss arising out of any claims, suits or demands brought by third parties with respect to any such breach. You further authorize the Credit Union to charge your account for the amount of any such demand, claim or suit that constitutes a breach of warranty claim under the provisions of the Uniform Commercial Code.

viii. Financial Responsibility. You understand that you remain, solely and exclusively, responsible for any and all financial risks, including, without limitation, insufficient funds associated with accessing the Mobile and Online Deposit Service. The Credit Union shall not be liable in any manner for such risk unless the Credit Union fails to follow the procedures described in materials for use of the Mobile Deposit Service. You assume exclusive responsibility for the consequences of any instructions you give to the Credit Union, for your failures to access the Mobile and Online Deposit Service properly in a manner prescribed by the Credit Union, and for your failure to supply accurate input information, including, without limitation, any information contained in an application.

ix. Account Reconciliation. You will verify and reconcile any out-of-balance condition, and promptly notify the Credit Union of any errors within the time periods established in the Membership and Account Agreement after receipt of your account statement. If notified within such period, the Credit Union shall correct and resubmit all erroneous files, reports, and other data at the Credit Union's then standard charges, or at no charge, if the erroneous report or other data directly resulted from the Credit Union's error.

c. Credit Union's Obligations.

i. Financial Data. We will review and process your electronic file through a batch processing at one time per day. The Credit Union agrees to transmit all the financial data under its control required to utilize the service selected by you and to act on appropriate instructions received from you in connection with such service. The Credit Union shall exercise due care in seeking both to preserve the confidentiality of the user number, access code, test key, or other code or identifier and to prevent the use of the service by unauthorized persons (and in this connection it is understood and agreed that implementation by the Credit Union of its normal procedures for maintaining the confidentiality of information relating to its members, and where practicable the use by the Credit Union of any third parties engaged in the installation, maintenance and operation of the system or similar undertakings, shall constitute fulfillment of its obligation to exercise due care) but shall not otherwise be under any liability or have any responsibility of any kind for any loss incurred or damage suffered by you by reason or in consequence of any unauthorized person gaining access to or otherwise making use of the service. You assume full responsibility for the consequences of any misuse or unauthorized use of or access to the Mobile and Online Deposit Service.

ii. Service Availability. You understand that Mobile and Online Deposit Service availability is at all times conditioned upon the corresponding operation and availability of the communication systems used in communicating your instructions and requests to the Credit Union. We will not be liable or have any responsibility of any kind for any loss or damage thereby incurred by you in the event of any failure or interruption of such communication systems or services resulting from the act or omission of any third party, or from any other cause not reasonably within the control of the Credit Union.

iii. Exception Items. When we review and process your electronic file, we may reject any electronic image that we determine to be ineligible for the service ("Exception Item") including, without limitation, electronic images of items drawn on banks located outside the United States, items drawn on U.S. Banks in foreign currency, electronic images that are illegible (due to poor image

quality or otherwise), electronic images of items previously processed, electronic images previously converted to substitute checks, and electronic images with unreadable MICR information. We will notify you of any Exception Items. You agree that if you wish to attempt to deposit any Exception Item to any of your accounts with Credit Union, you will only do so by depositing the original item on which the Exception Item is based. You acknowledge and agree that even if you do not initially identify an electronic image as an Exception Item, the substitute check created by the Credit Union therefrom may nevertheless be returned to the Credit Union because, among other reasons, the electronic image is deemed illegible by a paying bank. The Credit Union's failure to identify an Exception Item shall not preclude or limit your obligations to the Credit Union.

iv. Account Information. We will provide you with daily transaction history via the Internet and the Online Banking service detailing items processed, return items, and deposit adjustments.

v. Retention of Check Images. Credit Union will retain any images of deposited items for seven (7) years.

d. Disclaimer of Warranties. YOU ACKNOWLEDGE THAT THE MOBILE AND ONLINE DEPOSIT SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS IN OR TO ANY INFORMATION RESULTING FROM YOUR USE OF THE MOBILE DEPOSIT SERVICE. THE CREDIT UNION MAKES NO AND EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE MOBILE AND ONLINE DEPOSIT SERVICE INCLUDING THE WARRANTY OF TITLE AND THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, THE CREDIT UNION DISCLAIMS ANY WARRANTIES REGARDING THE OPERATION, PERFORMANCE OR FUNCTIONALITY OF THE MOBILE DEPOSIT SERVICE (INCLUDING, WITHOUT LIMITATION, THAT THE MOBILE AND ONLINE DEPOSIT SERVICE WILL OPERATE WITHOUT INTERRUPTION OR BE ERROR FREE). YOU FURTHER ACKNOWLEDGE THAT THERE ARE CERTAIN SECURITY, CORRUPTION, TRANSMISSION ERROR AND ACCESS AVAILABILITY RISKS ASSOCIATED WITH USING OPEN NETWORKS SUCH AS THE INTERNET AND/OR TELECOMMUNICATION LINES OR CIRCUITS. YOU HEREBY ASSUME ALL RISKS RELATING TO THE FOREGOING.

e. Credit Union's Liabilities.

i. Direct Damages. THE CREDIT UNION'S LIABILITY SHALL BE LIMITED TO DIRECT DAMAGES SUSTAINED BY YOU AND ONLY TO THE EXTENT SUCH DAMAGES ARE A DIRECT RESULT OF THE CREDIT UNION'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT; PROVIDED THAT THE MAXIMUM AGGREGATE LIABILITY OF THE CREDIT UNION RESULTING FROM ANY SUCH CLAIMS SHALL NOT EXCEED ONE HUNDRED DOLLARS. IN NO EVENT SHALL THE CREDIT UNION BE LIABLE FOR SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL LOSS OR DAMAGE OF ANY KIND INCLUDING LOST PROFITS WHETHER OR NOT THE CREDIT UNION HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. THE CREDIT UNION'S LICENSORS OR SUPPLIERS WILL NOT BE SUBJECT TO ANY LIABILITY TO YOU IN CONNECTION WITH ANY MATTER.

ii. Your Duty to Report Errors. You will notify the Credit Union of any errors, omissions, or interruptions in, or delay or unavailability of, the Services as promptly as practicable, and in any event within one business day after the earliest of discovery thereof, or the date discovery should have occurred through the exercise of reasonable care, and, in the case of any error, within fourteen (14) days of the date of the earliest notice to you which reflects the error. Your failure to notify Credit Union of any error, omission, or other discrepancy within seven (7) days from the date of a loss shall relieve Credit Union of any liability for such error, omission, or discrepancy.

iii. Credit Union's Performance. You acknowledge and agree that the Credit Union shall not be liable for any damages or loss of any kind resulting from any unintentional error or omission by the Credit Union in performing the Service, in accordance with or unintentional deviation from the terms and conditions of this EFTA. You acknowledge that the Credit Union's systems and procedures established for providing the Service are commercially reasonable.

iv. Limitation of Liability. The Credit Union shall have no liability to you, or any other person or entity, for any loss, damage, cost, or expense arising out of this EFTA or the Mobile and Online Deposit Service regardless of the form in which asserted, whether in contract, tort (including negligence), warranty, or any other legal or equitable grounds, and

regardless of whether the remedies available fail of their essential purpose, except as provided by applicable law for any error or delay in performing the Mobile Deposit Service provided for in this EFTA, and we shall have no liability for not effecting a transaction, if:

- We receive actual notice or have reason to believe that you filed or commenced a petition or proceeding for relief under any bankruptcy or similar law;
- The ownership of funds involving a transaction is in question;
- We suspect a breach of the security procedures;
- We suspect that your account has been used for illegal or fraudulent purposes; or
- We reasonably believe that a transaction is prohibited by federal law or regulation, or otherwise so provided in the EFTA.

The Credit Union will not be liable if you fail to report timely any error or discrepancy reflected in an account statement prepared by Credit Union, or if you fail to report a breach of a security procedure. If Credit Union fails to perform under this EFTA in accordance with the standards set herein, Credit Union's liability for damages, losses, and other compensation owing to you will be limited as set forth above.

f. Force Majeure. The Credit Union shall not be responsible for liability, loss, or damage of any kind resulting from any delay in the performance of or failure to perform its responsibilities hereunder due to causes beyond the Credit Union's reasonable control.

15. Amendments. The Credit Union reserves the right to change the terms and conditions upon which this service is offered. The Credit Union will notify you, by mail, at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

16. Termination of Electronic Services. You agree that we may immediately terminate this EFTA and your Online Banking, Bill Pay, Mobile Banking, or external transfer services, if you, or any authorized user of EFT services or Access code breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your accounts or Access code. In addition, we reserve the right to terminate the Electronic Service if you fail to use the service for more than 90 days. You will be provided notification of such termination. You or any other party to your account can terminate this EFTA by notifying us orally or in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this EFTA will not affect the rights and responsibilities of the parties under this EFTA for transactions initiated before termination. You agree to notify any participating merchants making preauthorized debits or credits to any of your accounts that this EFTA has been terminated.

17. Enforcement. You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of your failure to follow the EFTA or any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. This EFTA shall be governed by and construed under the laws of the state of Oregon as applied to contracts entered into solely between residents of, and to be performed entirely in, such state. In the event either party brings a legal action to enforce the EFTA or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled to, subject to Oregon law, payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable. Should any one or more provisions of the EFTA be determined illegal or unenforceable in any relevant jurisdiction, then such provision be modified by the proper court, if possible, but only to the extent necessary to make the provision enforceable and such modification shall not affect any other provision of this EFTA.

RIVERMARK FEE SCHEDULE

Effective March 3, 2025

Fee Category	Fee Title	Amount	Fee Description
General Membership Services	Account Records	\$3 each	Cost per statement, check or Cashier's check copy, Receipt, Deposited Item, IRS tax reporting form, etc. (No cost to access statements/checks/notices in Online Banking).
	Research & Reconciliation	\$25 per hour	For complex requests such as a large volume of statement and/or check copies, assistance with account reconciliation, or account verification letter requests. This fee is charged instead of the per copy fee described above.
	Inactive Account	\$5 Per month	For memberships with no loan or deposit account activity in 12 months and an aggregate deposit balance less than \$500. Fee(s) may result in reducing the balance to zero and closure of membership. Waived if member is under age 19 and for Access Checking accounts.
	Cashier's Check	\$5	One free check per day, a fee is assessed for each Cashier's Check issued thereafter.
	Legal - Garnishment/Tax Levy Processing	\$50	Fee for processing garnishments and tax levies. Fee applies for each action even if previously received from the same source.
	Non-Member Check Cashing	\$5	Fee to cash a check or to exchange a Rivermark check for a Cashier's Check.
	Deposit/Payment Returned Item	\$20	Charged when a Rivermark Accountholder's check, EFT or ACH item drawn on another financial institution is cashed, deposited, or presented for a loan payment and returned unpaid by the other financial institution.
Health Savings Accounts	HSA Service Fee	\$2	Per Month
	HSA Plan Closure	\$25	Charged when an HSA plan is closed.
Individual Retirement Account (IRA) Services	IRA Plan Closure	\$25	Charged when an IRA plan is closed.
Online Banking Services	Expedited Bill Payment – Electronic	3.95 each	Fee for bill payments that need to be rushed to recipient (outside of regular timeframes). Typically arrives a day earlier than regular electronic payment.
	Expedited Bill Payment - Check	\$20 each	Fee for bill payments that need to be rushed to recipient (outside of regular timeframes). Fee covers the cost of paper checks sent overnight.
Checking & Savings Services	NSF Item Paid* (NSF=Non-Sufficient Funds)	\$20	Charged when a check, Visa debit, or ACH debit is paid but overdraws the account because of insufficient funds in the account to cover the transaction.
	NSF Item Returned* (NSF=Non-Sufficient Funds)	\$5	Charged when a check or ACH debit is returned unpaid because there are not sufficient funds in the account to cover the transaction.
	*These fees are not charged by Rivermark on Access Checking accounts; members may still be subject to third party fees.		
	<ul style="list-style-type: none"> – NSF fees limited to a maximum of six fees charged per business day, per account. – NSF fee waived if the item presented overdraws the account by \$6 or less. – NSF (Paid/Returned) fees for non-recurring, one-time Visa debit card and ATM transactions are dependent on whether the account holder has opted into Rivermark's Debit Card Courtesy Pay program. – NSF fees not charged for Visa debit card transactions approved with a positive account balance that later settle against a negative available or actual balance. 		
	Overdraft Transfers	No Fee	Checking overdrafts may be covered by available funds transferred from savings, money market, another checking, or a Visa credit card or line of credit account. There is no fee for transfers, however, transfers from a Visa credit card or line of credit will accrue interest from the time of the transfer until paid in full. (All checking accounts eligible for this service.)
	Stop Payment	\$30	Fee for each stop payment placed on a Check, Cashier's Check, ACH item, Bill Pay transaction, recurring Visa debit card transaction, or Credit Union issued loan payment.
	Temporary Checks (Sheet of 4)	\$2	Per Page

Miscellaneous Services	Incoming Wire	\$8	Fee to process an incoming wire transfer to your account.
	Outgoing Domestic Wire	\$20	Fee to send an outgoing wire transfer from your account. Service available to financial institutions located within the United States.
	Items Sent for Collection	Varies	Charged when an item is sent for collection (e.g., foreign check). Fee is charged per item.
	Canadian/Foreign Check	\$10 per item	Fee to process a check drawn on a Canadian or Foreign bank.
	Returned Mail	\$4 per month	Charged when mail is returned undeliverable.
	Payments by non-Rivermark Debit Card	\$6.95	Avoid this fee by setting up automated payments or transfers to your Rivermark loan or deposit accounts.
	Transfers to Account by non-Rivermark Debit Card	\$10	Pass through cost to transfer funds using a non-Rivermark debit card. Maximum transaction amount \$500
	Domestic Expedited Shipping (Cards)	\$35	Charge for rush shipping of a debit or credit card to a U.S. address.
	International Expedited Shipping (Cards)	Varies	Pass-through costs depend on service provider (e.g., UPS, FedEx) and destination. Quoted at time of request.
Visa/ATM Fees	ATM Transaction (Non-Rivermark ATM)	5 free per month \$1.50 each thereafter	Each unique card number receives 5 free non-Rivermark ATM transactions, excluding the surcharge assessed by the ATM proprietor, per month. \$1.50 fee assessed for each transaction over 5-per-month allowance. Deposits, withdrawals, and balance inquiries count as separate transactions. For Rewards Checking, when all requirements are met, non-Rivermark ATM surcharges are refunded (U.S. ATMS only, up to a maximum of \$25 each month).
	ATM Deposit Adjustment	\$5 each	Processing fee to correct an accountholder's mis-keyed ATM deposit error.
	Card Replacement	\$5 Per card	Cost to replace a lost or damaged card.
	Foreign Currency Conversion (ISA)	1% of transaction amount	International Service Assessment (ISA) and Foreign Transaction Fees are imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction that you complete, or a merchant completes on your card outside of the U.S., U.S. military bases, territories, embassies, or consulates. A fee will also apply to purchase transactions made with merchants located in foreign countries, even if the transaction is initiated from within the U.S.
	Foreign Transaction	1% of transaction amount	
Loan Services	Skip Payment	\$30	Cost to skip a payment on a consumer loan. Please note, finance charges continue to accrue on unpaid balances.
Business Banking Services	Cash and Coin Orders	20¢ each	Cost per roll of coin or strap of bills ordered.
	Business Checking Plus	\$15 Monthly	Monthly Fee waived with \$5,000 average daily balance.
	Business Checking Per Item Fee	20¢ each	Checks deposited and/or cleared over account allowance as described below: - Business Checking: 250 items free per month; 20¢ each thereafter.
	Business Checking Plus Per Item Fee	15¢ each	Checks deposited and/or cleared over account allowance as described below: - Business Checking Plus: 500 items free per month; 15¢ each thereafter.
	Business Checking Plus Cash Deposited	15¢ per \$100	First \$10,000 free per month; thereafter \$0.15 per \$100 deposited thereafter.
	Night Depository Key	\$5	1 key issued free, \$5 each thereafter.

BE KIND: RIVERMARK COMMUNITY STANDARDS

Rivermark Community Credit Union is a member-owned financial co-op. We are committed to a vision to transform lives and communities together. This means that we strive to be the best financial institution our members can choose and an organization where our employees feel safe and supported every day

As a Rivermark member, you are a link in a long chain of people helping people, extending back to our founding in 1951. We're committed to listening to and understanding the needs of each member, while taking actions that create the best experience for our membership as a whole.

Rivermark is a community credit union and we're proud to represent and reflect the values of the communities we serve. Rivermark supports and fosters a safe, inclusive, and caring environment for all employees and members, including Black, Indigenous, and people of color.

We celebrate the differences between and within every employee, member, and vendor, including age, color, mental or physical abilities, ethnicity, family or marital status, gender identity or expression, language, national origin, political affiliation, race, religion, sexual orientation, socio-economic status, veteran status, or other characteristics.

All Rivermark members, staff, vendors, and visitors of the credit union are expected to uphold the community standards below and are accountable for their behavior in all forms of engagement, whether in person or virtually.

- **We celebrate the differences** that exist within our community and strive to make all feel welcome and included.
- **We treat all people equitably**, regardless of age, ability, sex, gender identity, sexual orientation, race or national origin, religion, or socio-economic status.
- **We treat everyone with respect and kindness**, whether members, staff, vendors, guests, or members of the larger community. We are polite and civil with each other, and refrain from personal attacks or threats of any kind.
- **We respectfully advocate for ourselves**, seeking both to understand the needs of the co-op and to have our own needs understood.
- **We expect the best from everyone**, but understand we are all learning and growing. We apologize when we make a mistake, work to make things right, learn from the error, and seek to do better next time.
- **We embrace change** to ensure we stay relevant and committed to fulfilling our core mission of improving our members' financial lives.

For all members of the Rivermark community, we have a zero-tolerance policy of discrimination, racism, and harassment. Rivermark is committed to the standards above and will promptly investigate any reported violations. We will seek to understand the perspective of all parties through mutually respectful dialogue and take responsible action while maintaining the privacy and dignity of the parties as much as possible to restore the harmony of our community.