

Business Accounts

Effective December 1, 2024



A Division of Rivermark
Community Credit Union

	Amount	Interest Rate	Annual Percentage Yield (APY)	Features and Conditions:
Business New Member Savings Minimum Opening Deposit: \$5	\$0.01–\$499.99	4.17%	4.25%	New members only, account converts to a Business savings after 12 months. Requires a minimum monthly \$100 ACH deposit to qualified checking account.
	\$500–\$2,499.99	4.17%	4.25%	
	\$2,500–\$9,999.99	4.17%	4.25%	
	\$10,000 or more	4.17%	4.25%	
Business Savings Minimum Opening Deposit: \$5	under \$500	0.00%	0.00%	Interest rate increases as your balance increases. Once a balance range is met, interest rate for that balance range applies to the entire account.
	\$500–\$2,499.99	0.05%	0.05%	
	\$2,500–\$9,999.99	0.05%	0.05%	
	\$10,000 or more	0.05%	0.05%	
Business Money Market Minimum Opening Deposit: \$2,500	under \$2,500	0.00%	0.00%	Earn Money Market rates and have convenient access to your account. The interest rate increases as your balance increases. Once a balance range is met, the interest rate for that balance range applies to the entire account.
	\$2,500–\$9,999.99	0.15%	0.15%	
	\$10,000–\$24,999.99	0.15%	0.15%	
	\$25,000–\$99,999.99	0.30%	0.30%	
	\$100,000–\$249,999.99	0.70%	0.70%	
\$250,000 or more	0.70%	0.70%		
Business Solutions Checking Minimum Opening Deposit: \$100	under \$2,500	0.05%	0.05%	Earn a market leading interest rate with no monthly fee, no minimum balance requirement, and 250 no-fee transaction items each month! It's a combination that provides valuable benefits with no strings — perfect for most small businesses.
	\$2,500–\$24,999.99	0.05%	0.05%	
	\$25,000–\$49,999.99	0.05%	0.05%	
	\$50,000 or more	0.05%	0.05%	

APY—Annual Percentage Yield. All interest rates are accurate as of the date of this rate sheet and are subject to change without notice. Rates may change after account opening. Business New Member Savings available to new members only, existing members are not eligible for the New Member Savings. One account per member. "New Members" are individuals or businesses that have not had an account as primary owner within the previous 6 months. To qualify for the New Member Savings, you must be a new member, open and maintain, in good standing, a qualified Advantis checking account and maintain a monthly direct deposit (ACH) of at least \$100 to your Advantis checking account. The direct deposit must post and settle within each calendar month. New Member Savings account requirements are waived for your first statement cycle. When New Member Savings requirements are met, balances will earn a higher interest rate than the regular savings account for 12 months from the date the membership is opened. The account will automatically convert to Regular Savings on the last day of the calendar month following the 12 months from opening your New Member Savings. If you fail to meet the monthly requirements your account will be permanently converted to a Regular Saving account on the last day of the calendar month that qualifications were not met, and you will not qualify for the New Member Savings rate. Qualified checking accounts include any Advantis checking except HSA checking accounts.

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	Amount	Interest Rate	Annual Percentage Yield (APY)
6 Month Certificate Minimum Deposit: \$500	\$500-\$49,999.99	1.69%	1.70%
	\$50,000-\$99,999.99	1.69%	1.70%
	\$100,000 or more	1.69%	1.70%
12 Month Certificate Minimum Deposit: \$500	\$500-\$49,999.99	1.98%	2.00%
	\$50,000-\$99,999.99	1.98%	2.00%
	\$100,000 or more	1.98%	2.00%
24 Month Certificate Minimum Deposit: \$500	\$500-\$49,999.99	2.08%	2.10%
	\$50,000-\$99,999.99	2.08%	2.10%
	\$100,000 or more	2.08%	2.10%
36 Month Certificate Minimum Deposit: \$500	\$500-\$49,999.99	2.18%	2.20%
	\$50,000-\$99,999.99	2.18%	2.20%
	\$100,000 or more	2.18%	2.20%
48 Month Certificate Minimum Deposit: \$500	\$500-\$49,999.99	2.27%	2.30%
	\$50,000-\$99,999.99	2.27%	2.30%
	\$100,000 or more	2.27%	2.30%
60 Month Certificate Minimum Deposit: \$500	\$500-\$49,999.99	2.33%	2.35%
	\$50,000-\$99,999.99	2.33%	2.35%
	\$100,000 or more	2.33%	2.35%
18 Month Bump Certificate*	\$2,500 or more	2.96%	3.00%

*Discontinued 02/01/2024. Bump rate only available for existing 18-Month Bump CD accounts. New account openings not eligible.

Featured Offers

9 Month Promo Certificate Minimum Deposit: \$500	\$500-\$49,999.99	3.93%	4.00%
	\$50,000-\$99,999.99	3.93%	4.00%
	\$100,000 or more	3.93%	4.00%

Note: Add-To feature is not available on the Business Certificates of Deposit.

For all Certificate accounts there may be a penalty for early withdrawal. APY assumes that all interest will remain on deposit until maturity, a withdrawal will reduce earnings. \$500 minimum deposit to open certificates. Cannot add funds to business certificates after account opening. Page 1 and 2: For IRA, ESA and HSA accounts: Fees may reduce earnings. Contribution limits apply. Consult your tax advisor for specific tax information.



View current rates
on our website

