

# High-Growth Certificates

## Including IRA, ESA and HSA Options

Effective January 1, 2025



A Division of Rivermark  
Community Credit Union

IRA & ESA option available on all terms. HSA option available on 6, 12, 24, 36 month terms.	Amount	Interest Rate	Annual Percentage Yield (APY)
<b>6 Month Certificate</b> 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%
<b>12 Month Certificate</b> 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%
<b>24 Month Certificate</b> 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%
<b>36 Month Certificate</b> 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%
<b>48 Month Certificate</b> 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%
<b>60 Month Certificate</b> 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%
<b>18 Month Bump Certificate*</b>	\$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.

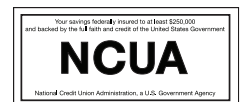
## Featured Offers

<b>9 Month Promo Certificate</b> 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%

## Health Savings Accounts

Effective January 1, 2025

	Term/Amount	Interest Rate	APY	Features and Conditions
<b>HSA Interest Checking*</b> No Minimum Opening Balance	0 - \$2,499.99	0.05%	0.05%	This tax-advantaged checking account can be used to cover current and future medical expenses. An HSA has qualifiers and restrictions to allow tax savings for account contributions, tax-free earnings, and tax-free withdrawals.
	\$2,500 - \$9,999.99	0.05%	0.05%	
	\$10,000 or more	0.05%	0.05%	



# Savings Accounts

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<b>High-Growth Savings Solutions</b>	<b>Amount</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>	<b>Features and Conditions:</b>
<b>High-Growth Money Market</b> Minimum Opening Deposit: \$2,500	\$0.01-\$9,999.99	0.15%	0.15%	Earn higher interest rates and enjoy instant access to your cash. 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.
	\$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%	
<b>High-Growth IRA &amp; ESA Savings</b> Minimum Opening Deposit: \$5	\$0.01-\$24,999.99	0.05%	0.05%	Traditional IRA's, Roth IRA's, and Educational Savings Accounts available.* You may also invest your IRA funds in an Advantis Certificate Account. See reverse side for certificate rates.
	\$25,000-\$49,999.99	0.10%	0.10%	
	\$50,000-\$99,999.99	0.10%	0.10%	
	>\$100,000	0.10%	0.10%	

<b>Savings Accounts</b>				
<b>New Member Savings</b> Minimum Opening Deposit: \$5	\$0.01-\$499.99	3.93%	4.00%	New members only, account converts to a regular savings after 12 months. Requires a minimum monthly \$100 ACH deposit to qualified checking account. This is a variable rate account
	\$500-\$2,499.99	3.93%	4.00%	
	\$2,500-\$9,999.99	3.93%	4.00%	
	\$10,000 or more	3.93%	4.00%	
<b>Regular Savings</b> Minimum Opening Deposit: \$5	\$0.01-\$499.99	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%	
<b>Youth Savings</b> (Must be under 18 years old) Minimum Opening Deposit: \$5	\$0.01 or more	0.05%	0.05%	Young members who save are rewarded with a high rate of interest on the entire account.
<b>Start Savings</b> (Must be 14 to 22 years old) Minimum Opening Deposit: \$5	\$0.01-\$500	1.00%	1.00%	Perfect for teens and college students learning to save smarter. Earn an incredible rate and get access to online financial learning.
	\$500.01 or more	0.05%	0.05%	
<b>Holiday &amp; Tax</b> Minimum Opening Deposit: \$5	\$0.01-\$499.99	0.00%	0.00%	Save for taxes, holiday purchases, or set aside funds for any special purpose. Your funds are sent to you automatically on or after November 1 each year.
	\$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%	
<b>My First Home Savings</b> Minimum Opening Deposit: \$5	\$0.01-\$500	1.00%	1.00%	Save for your first home with an account that rewards you with tax benefits.†
	\$500.01 or more	0.05%	0.05%	

# Checking Accounts

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Checking Accounts	Amount	Interest Rate	Annual Percentage Yield (APY)	Features and Conditions:
<b>Cashback Checking</b> Minimum Opening Deposit: \$25	n/a	n/a	n/a	Free checking that pays you unlimited cashback. No Monthly Fee. No balance requirements to earn cashback.***
<b>Fusion Checking</b> Minimum Opening Deposit: \$25	\$0.01-\$10,000 (when requirements are met)	1.98%	2.00%	You'll also get ATM fees refunded (up to \$25) nationwide – including fees charged by other financial institutions! To qualify, just meet three simple requirements each cycle.**
	\$10,000.01-\$25,000 (when requirements are met)	1.49%	1.50%	
	\$25,000.01 or more (when requirements are met)	0.10%	0.10%	
<b>Start Checking</b> (Must be 14 to 22 years old) Minimum Opening Deposit: \$25	n/a	n/a	n/a	Perfect for teens and college students learning to manage their money smarter. Free checking that pays you unlimited cashback. No monthly fee and no balance requirements to earn cash back.***
<b>Access Checking</b> Minimum Opening Deposit: \$5	n/a	n/a	n/a	Perfect if you want a simple account with no overdraft fees, or may need a little help building financial wellness.

All interest rates are accurate as of the date of this rate sheet.

HSA Accounts, High-Growth Money Market, High-Growth IRA & ESA, New Member Savings, Regular Savings, Youth Savings, Start Savings, Holiday & Tax, and My First Home Savings are variable rate accounts subject to change without notice and may change after account opening.

Page 1. 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. 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. Add-To feature is not available on 9-month promo certificate.

Page 1 \*For HSA Interest Checking the rate may change after account opening.

†Page 2. My First Home Savings Contribution limits are set by the Oregon Department of Revenue and are subject to income restrictions. Please consult your tax advisor or the Oregon Department of Revenue (HB 4007) for a complete list of rules governing this account and the qualification to determine your applicable tax deductions. The credit union is not responsible or liable for: (a) Determining or ensuring an account satisfies the requirement to be a First-Time Home Buyer Savings account; (b) Determining or ensuring funds in a First-Time Home Buyer Savings account are used for eligible costs; (c) Reporting or remitting taxes or penalties related to the use of a First-time Home Buyer Savings account.

Page 2. 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.

Page 3. \*\*To earn Fusion rates, you must satisfy the following requirements during the monthly requirement cycle: Have at least 12 debit transactions post and clear; Have at least one automatic payment or direct deposit post and clear; and Receive statements electronically. Requirement cycles begin the last calendar day of the month and end the next to last calendar day of the month (at close of business on a Monday through Saturday and 5:00 pm on a Sunday). To ensure you receive the highest interest rate tier, all Fusion requirements must be met within the disclosed requirement cycle. ATM transactions do not count toward the 12 debit transactions. International ATM fees are not eligible for ATM fee refund. Interest and ATM refunds will be paid on the last day of the month in which it is earned. If account requirements are not met, the rate will be 0.05% APY and ATM fees will not be refunded.

Page 3\*\*\*Under Cashback Checking and Start Checking accounts, to earn cash back, you must be signed up to receive eStatements from Advantis. 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 Cashback Checking or Start Checking account, including purchases made with your card through a Digital Wallet supported by Advantis and purchases made with your debit card online. For purposes of the Cashback 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 Cashback 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 Cashback Checking or Start Checking account. You must be between the ages of 14 to 22 years old in order to qualify for the Start Checking or Savings accounts. For Start Checking accounts, on the first day of the month following your 23rd birthday, your account will convert to a Cashback Checking account.

Page 3. For Access Checking, Courtesy Pay (Discretionary Overdraft) is not available on this account. Any items presented for payment on this account will be returned unpaid or declined if the available balance in the account is not sufficient to pay the item.

Federally insured by NCUA.



View current rates  
on our website