

Refer to Rate and Fee Schedules for Additional Information

Share Type	Minimum Balance To Open Account	Minimum Balance To Earn Dividends	Minimum Balance To Avoid Monthly Service Fee	Minimum Fee If Minimum Balance Is Not Maintained
Individual Retirement Account (IRA)				
Traditional	\$1.00	\$100.00	N/A	N/A
Roth	\$1.00	\$100.00	N/A	N/A
Money Market	\$500.00	\$500.00	N/A	N/A
Bonus Share	\$25,000.00	\$25,000.00	N/A	N/A
Share Certificate	\$1,000.00	N/A	N/A	N/A
Yes\$ Share Certificate	\$300.00	N/A	N/A	N/A

In this brochure, the reference to “We,” “Us,” “Our” and “Credit Union” mean Riverfront Federal Credit Union. The words “You” and “Your” mean each person applying for and/or using any of the services described in this brochure. “Account” means any account or accounts established for You by the Credit Union.

Riverfront Federal Credit Union Investment Account & Share Certificate Disclosure

Note: Traditional and Roth IRA agreements are separate documents and not included in this brochure.

The following account characteristics apply as indicated:

IRA Shares and Bonus Shares

Variable rates, the dividend rate and annual percentage yield may change monthly at the discretion of the credit union. There is no floor or ceiling on these rates. Accounts closed before accrued dividends are credited will not receive dividends.

IRA Shares, Bonus Shares, Share Certificate and Yes\$ Share Certificate

Dividends are compounded monthly and credited monthly.

Money Market Shares

This is a tiered balance account. Each tier may have the same rate or rates may vary. The balance in the first tier covers \$500.00 to \$4,999.99; the second tier covers \$5,000.00 to \$9,999.99; the third tier covers balances of \$10,000.00 and above. Variable rates, the dividend rate and annual percentage yield may change daily at the discretion of the credit union. There is no floor or ceiling on these rates. Dividends are compounded daily and credited monthly. Regulation D of the Federal Reserve limits the number of certain types of transfers and withdrawals per calendar month from a Money Market Account. More detailed information is provided in the Money Market Account Agreement.

IRA Shares

This is a tiered balance account. Each tier may have the same rate or rates may vary. The balance in the first tier covers \$500.00 to

\$4,999.99; the second tier covers \$5,000.00 to \$9,999.99; the third tier covers balances of \$10,000.00 and above.

Bonus Shares

One withdrawal or transfer is permitted per calendar month.

Share Certificate and Yes\$ Share Certificate

The dividend rate and annual percentage yield are fixed from the issue date of the certificate until the maturity date stated. Substantial penalty for early withdrawal. Share Certificates automatically renew at maturity. There is a ten (10) day grace period after the maturity date to withdraw your funds without being charged a penalty. See Share Certificate Agreement for complete information, including disclosure of exact penalty language.

Yes\$ Share Certificates

Can only be purchased by primary account holders age 14 through 22. Yes\$ certificates will automatically redeem to the savings account upon maturity if member is over age 22.

Money Market , Bonus Shares, Share Certificate, and Yes\$ Share Certificate

These accounts are subject to the withdrawal or receipt of sums by all joint owners with right of survivorship as designated on the individual agreements for each of these accounts.

IRA, Money Market, and Bonus Shares

Dividends will not be earned for any day the account balance is below the minimum balance to earn dividends. Dividends are paid from current income and available earnings after transfers to reserves at the end of the dividend period and therefore cannot be guaranteed.

ALL

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date is January 31. All other dividend periods follow the same pattern of dates. Dividends begin to accrue on the business day cash and non-cash items are deposited. The credit union

may require notice of up to sixty (60) days for withdrawal of shares. A minimum balance (Par Value) of \$50.00 is required to be maintained in Primary Shares to utilize other services. Additional account information may also be stated in individual account agreements or certificates. All transactions on these accounts are listed on the members periodic statement. Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States government through the National Credit Union Administration, a U.S. government agency. IRA funds are insured separately up to \$250,000.

Money Market Account Agreement

It is agreed that:

1. The account will earn dividends at rates which will vary from time to time and may be higher or lower than the rate in effect on the date of the first deposit to the account.
2. During any day that the balance for this account is below \$500.00, the account will not earn dividends for that day.
3. Dividends are compounded daily and will be credited monthly.
4. Only Money Market checks and other methods approved by the credit union may be used to make withdrawals and transfers for this account.
5. TRANSACTION LIMITATIONS. Regulation D of the Federal Reserve permits you to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, from all credit union savings-type shares (except checking) to another account of yours at the credit union, or to a third party by means of a preauthorized or automatic transfer, or telephonic agreement, and no more than three of the six such transfers may be made by check, draft, debit card or similar order made by you and payable to third parties. Automatic transfers from Savings to Checking to cover overdrafts also fall under the transfers limited to six per calendar month.
6. The credit union is under no obligation to honor a withdrawal or transfer request or pay a Money Market check that exceeds the fully paid and collected share balance in this account; the credit union may, however, honor such request or pay such Money Market check and transfer shares to this account in the amount of the resulting overdraft from any other share account from which the primary member or joint owner is then entitled to withdraw shares.
7. The credit union may pay a Money Market check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the Money Market check.
8. When paid, Money Market checks become the property of the credit union and will not be returned either with the periodic statement of this account or otherwise.
9. Except for negligence, the credit union is not liable for any action it takes regarding the payment or nonpayment of a Money Market check.
10. Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the credit union on or before the end of 60 days after the statement is mailed.
11. This account is subject to such other terms, conditions and service charges as the credit union may establish from time to

time.

Bonus Share Account Agreement

It is agreed that:

1. The minimum balance for this account is \$25,000. On any day that the minimum balance for this account is below \$25,000, the account will not earn dividends for that day.
2. Only methods approved by the credit union may be used to make withdrawals and transfers from this account.
3. You are permitted to make either one withdrawal or one transfer from this Bonus Share Account each month. You agree to pay a service charge for each withdrawal or transfer made in excess of one in any month. (Refer to our schedule of rates and fees for applicable charge.)
4. Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the credit union on or before the end of 60 days after the statement is mailed.
5. This account is subject to the credit union's right to require 60 days advance notice of withdrawal.
6. This account is also subject to such other terms, conditions and service charges as the credit union may establish from time to time.

Share Certificate and Yes\$ Share Certificate Agreement

It is agreed that:

1. The person(s) named on the Investment Services Application is/are the owner(s) of the certificate number indicated on the application. Owners on certificates are limited to owners on members' primary savings account. A certificate issued in the name of two or more owners indicates joint ownership with full rights of survivorship. Individual retirement account certificates are not eligible for joint ownership. For IRA certificates, the beneficiary is the person(s) designated as beneficiary on the Individual Retirement Account Agreement. The certificate will be subject to withdrawal or receipt by any owner without requiring consent of the other owner(s).
2. The certificate amount, maturity date, dividend rate and payment method are set forth on and governed by the face of the certificate. The dividend payment method may not be changed after issuance of certificate.
3. A certificate may only be used as collateral for a loan with a maturity date earlier than or the same as the maturity date of the certificate. A certificate may not be pledged, transferred or assigned to any party other than Riverfront Federal Credit Union. IRA certificates may not be pledged as collateral.
4. If certificate funds other than dividends are withdrawn before the maturity date, a substantial penalty will be imposed. The penalty will be calculated as follows: For certificates purchased with a maturity term of less than 24 months, the penalty will be all dividends since the date of issuance or 90 days, whichever is less. For certificates with a maturity term of 24 months or greater, the penalty will be dividends since the date of issuance or 180 days, whichever is less. The penalty does not apply to any of the following early withdrawals: withdrawals subsequent to the death of any owner; withdrawal after the close of dividend period in which the owner's credit union membership was terminated under Article III, Section 4(c) of the Bylaws.

5. The credit union will give the owner(s) at least thirty (30) calendar days notice prior to the maturity of a certificate. Unless the credit union is notified to terminate a certificate or to renew the certificate under different terms, the certificate will renew on the maturity date. The dividend rate will be the same as we offer on new certificates on the maturity date which have a similar term, minimum balance and other features as the matured certificate. Yes\$ Share Certificates will automatically redeem to the primary share account upon maturity if member is over age 22.
6. There is a ten (10) day grace period after the maturity date to withdraw your funds without being charged a penalty.
7. Advertised yields on certificates assume interest is added to the principal until maturity.

Current Certificate Term	Renewal Term
6 through 11 months	6 months
12 through 23 months	12 months
24 through 35 months	24 months
36 through 47 months	36 months
48 through 59 months	48 months
60 months	60 months

Fee Schedule

Bonus Share Accounts

Withdrawals or transfers over one per month (per withdrawal/transfer) \$ 25.00

Money Market Account

Check Order Varies depending on style

Stop payment One \$ 7.50

Series \$15.00

Item returned for insufficient funds \$20.00

Miscellaneous

Duplicate copy of statement \$1.00

Returned item fee \$5.00

Account reconciliation (per hour) \$15.00

Domestic wire transfer (outgoing) \$17.00

International wire transfer (outgoing) \$35.00

This fee schedule is accurate as of the date on this brochure and is subject to change. You may contact the Credit Union for a current schedule.

Riverfront Federal Credit Union

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Agreements & Disclosures

- Money Market Accounts
- Bonus Share Accounts
- IRAs
- Share Certificates
- Yes\$ Share Certificates

Investment Services

