



Annual Percentage Yield on Deposits

Effective for:

November 19, 2009 through November 25, 2009

INTEREST CHECKING (PLAN 020,080,140)	<i>Interest Rate</i>	0.20%
\$100 min required to open	<i>APY</i>	0.20%
NON-PROFIT CHECKING (PLAN 085)	<i>Interest Rate</i>	0.45%
\$100 min required to open	<i>APY</i>	0.45%

SAVINGS (PLAN 001,002,003)	<i>Interest Rate</i>	0.55%
\$500 min required to open	<i>APY</i>	0.55%
\$100 min required to open Relationship Savings with Riverview Checking & Combined Statement		

HIGH YIELD CHECKING (PLAN 030)		
	<i>Interest Rate</i>	<i>APY</i>
\$25,000 - \$99,999	0.900%	0.90%
\$100,000 - \$249,999	1.040%	1.04%
\$250,000 - \$499,999	1.090%	1.10%
\$500,000 - \$2,499,999	1.190%	1.20%
Amount over \$2,500,000**	1.140%	1.15%
APYs for total deposit over \$2,500,000	1.19% to	1.20%

\$25,000 min. required to open & earn APY
**** The interest rate for this tier is based on the amount in excess of \$2,499,999. The APY will range as shown depending on the actual daily balance of your account.**

MONEY MARKET (PLAN 040)		
	<i>Interest Rate</i>	<i>APY</i>
\$0 - \$2,499	0.80%	0.80%
\$2,500 - \$49,999	0.85%	0.85%
\$50,000 - \$99,999	0.90%	0.90%
\$100,000 or more	1.00%	1.00%

MARKET - PLUS (PLAN 090)		
	<i>Interest Rate</i>	<i>APY</i>
\$0 - \$4,999	0.90%	0.90%
\$5,000 - \$49,999	1.00%	1.00%
\$50,000 or more	1.24%	1.25%

A Riverview DDA with direct deposit or a Riverview Companion Account is required
 \$5,000 min. required to open

BUSINESS - PLUS (PLAN 100)		
	<i>Interest Rate</i>	<i>APY</i>
\$0 - \$9,999	1.00%	1.00%
\$10,000 - \$49,999	1.09%	1.10%
\$50,000 or more	1.34%	1.35%

A Riverview Business Checking Account is required. \$10,000 min. required to open.

CERTIFICATES OF DEPOSIT	\$2,500 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 & OVER
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IRA PLAN		<i>Interest Rate</i>	<i>APY</i>	<i>Interest Rate</i>	<i>APY</i>	<i>Interest Rate</i>	<i>APY</i>	<i>Interest Rate</i>	<i>APY</i>	<i>Interest Rate</i>	<i>APY</i>
050	91 DAY (PLAN 087)			0.65%	0.70%	0.75%	0.80%	0.85%			
	Simple interest is paid at maturity			0.65%	0.70%	0.75%	0.80%	0.85%			
051	182-364 DAY (PLAN 083)			0.90%	0.95%	1.00%	1.05%	1.10%			
	Simple interest is paid at maturity			0.90%	0.95%	1.00%	1.05%	1.10%			
052	12-17 MONTHS (PLAN 074)			1.14%	1.19%	1.24%	1.29%	1.34%			
	Daily compound paid quarterly			1.15%	1.20%	1.25%	1.30%	1.35%			
053	18-23 MONTHS (PLAN 088)			1.53%	1.58%	1.63%	1.68%	1.73%			
	Daily compound paid quarterly			1.54%	1.59%	1.64%	1.69%	1.75%			
055	24-35 MONTHS (PLAN 072)			1.93%	1.98%	2.03%	2.08%	2.13%			
	Daily compound paid quarterly			1.95%	2.00%	2.05%	2.10%	2.15%			
056	36-59 MONTHS (PLAN 084)			2.27%	2.32%	2.37%	2.42%	2.47%			
	Daily compound paid quarterly			2.30%	2.35%	2.40%	2.45%	2.50%			
057	60-83 MONTHS (PLAN 079)			2.76%	2.81%	2.86%	2.91%	2.96%			
	Daily compound paid quarterly			2.80%	2.85%	2.90%	2.95%	3.00%			
058	84-120 MONTHS (PLAN 092)			3.15%	3.20%	3.25%	3.30%	3.35%			
	Daily compound paid quarterly			3.20%	3.25%	3.30%	3.35%	3.41%			
054	18 Month Variable (PLAN 154)	(November rate. Changes monthly.)									
	Minimum \$25 periodic deposits accepted										
	\$100 minimum required to open			<i>Interest Rate</i>	1.54%						
	Daily compound paid quarterly			<i>APY</i>	1.55%						

IRA accounts may be set up in the appropriate tier for cumulative IRA balances.

* APY is calculated based on quarterly interest compounding.

Fees could reduce the earnings on the account.

A penalty may be imposed for early withdrawal of funds from Certificates of Deposit.

Take advantage of Combined Statements.

Rates for Government entities can be found on the Public Funds Rate Sheet.

ALL RATES SUBJECT TO CHANGE.

Please see your local branch for details or additional questions

