



1700 Robin Hood Road, Richmond, VA 23220

**TEEN CHECKING & SAVINGS
TRUTH-IN-SAVINGS DISCLOSURES AND
RATES AND FEES SCHEDULE**

This credit union is federally insured by the National Credit Union Administration (NCUA).

Savings (Share)& Checking (Share Draft) Rate Schedule

Effective Date: 2/12/2026

Account Type	Interest Rate	Annual Percentage Yield (APY)	Rate is Fixed or Variable	Dividend Period	Minimum Balance/Opening Deposit	Minimum Balance to Earn Stated APY
Teen Savings						
Balances from \$0.01-\$1,000.00	4.88%	5.00%	Variable	Monthly	\$5.00	\$.01
Balances over \$1,000.00	0.01%	0.01%	Variable	Monthly		
Teen Checking						
Balances from \$0.00 and up	0.00%	0.00%	Variable	Monthly	\$0.00	\$0.00

- RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change at any time and to any amount, as determined by our Board of Directors in its sole discretion. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.
- COMPOUNDING AND CREDITING.** The frequency with which interest will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar of the month.
- MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.
- BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* method to calculate interest on Checking (Share Draft) accounts. The *Average Daily Balance* method totals each day's balance for the dividend period and divides by the total number of days in the dividend period. We use the *Simple Daily Balance* method on Savings (Share), IRA, and Holiday Club accounts to calculate interest on your account. The *Simple Daily Balance* method applies a daily periodic rate to the balance in the account each day.
- ACCRUAL OF INTEREST.** Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.



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Fee Schedule

Effective Date: 12/23/2024

FREE Benefits of Membership	Amount	How to Avoid It
Overdraft Protection –Transfer your own money from your savings account to your checking account	FREE	Why pay to access your own money? We don't think that makes good sense either.
Enrolling in AutoPay; un-enrolling from AutoPay	FREE	Why pay for work a computer can do for free? We don't think that makes good sense either.
Mobile app for iPhone®, iPad®, and Android® tablets and smartphones –deposit checks, make loan payments, transfer money, pay anyone instantly, and more	FREE	No need to pay for technology that saves you time!
Remote Deposit Capture –deposit checks using your smartphone or tablet	FREE	No need to pay for technology that saves you time!
Debit Card (initial card and scheduled re-issues)	FREE	No need to pay for technology that saves you time!
eStatements and eNotices	FREE	No need to pay for technology that saves you time!
Incoming Wires	FREE	A benefit to banking with RVA Financial!
Notary Service (members)	FREE	A benefit to banking with RVA Financial!
Online Banking and Bill Pay	FREE	No need to pay for the latest technology!
RVA Phone Banking-Automated Phone System Available 24/7	FREE	No need to pay for the latest technology!
Account Service Fees	Amount	How to Avoid It
Returned Mail Fee/Bad Address	\$5.00 per month	Inform us as soon as you move
Printed Statement, Printed Statement copy, Printed Transaction History, Copy of Check, Copy of Cashier's/Teller's Check	\$5.00 per statement (statement) or per page (transaction history)	eStatements, Mobile app and Online Banking are FREE!
Mortgage verification/mortgage subordination review	\$150.00 per occurrence	Use RVA Financial as your mortgage lender
Verification of account	\$10.00 per occurrence	
Account research	\$30.00 per hour	eStatements and Mobile app are FREE
Inactive Account Fee –Membership without any transactions for one year	\$20.00 per month	Maintain an active relationship with RVA Financial
Escheatment/Tax lien/Garnishment/Child Support lien	\$100.00 per item	
Returned items - checks deposited or cashed that are returned unpaid (not written by member)	\$15.00 per item	
Returned items - checks deposited or cashed that are returned unpaid (written off member's account at another institution)	\$15.00 per item	Ensure funds are available in your account before writing checks or initiating withdrawals
Domestic Wire Transfer	\$20.00 per transfer	Pay with your RVA MC Debit or Credit Cards
Cashier/Teller's check	\$5.00 per item	Pay with your RVA MC Debit or Credit Cards
Stop payment (All types or consecutive series)	\$30.00 per item or series	Pay with your RVA MC Debit or Credit Cards
Pay by Phone using debit card or bank account	\$10.00 per payment	Setup AutoPay for free!
Notary Public Service Non-Member	\$5.00 per signature	Become a member
IRA Transfer fee	\$25.00 per transfer	Additional fees apply if not during grace period



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Fee Schedule (continued)

Effective Date: 12/23/2024

Savings (Share) Account Fees	Amount	How to Avoid It
Excessive withdrawals from savings More than 2 per month	\$3.00 per withdrawal	Consult with an RVA Financial coach to setup a savings plan and budget
Checking (Share Draft) and/or Money Market Account Fees	Amount	How to Avoid It
Check order printing	Varies	
RVA Premier Checking Accounts	\$5.00 per month	Opt-in to e-statements and e-notifications to reduce monthly fee to \$0.00
Non-sufficient funds (Paid or Returned)		
<ul style="list-style-type: none"> ◆ Share Draft, Money Market or Privilege Pay ◆ ATM/POS withdrawal/overdrawn fee ◆ ACH withdrawal/Regulation D transfers ◆ Debit card transaction overdrawn fee (Must opt-in for one time debit and ATM transactions) 	\$37.00 per item	Keep a running balance on your account, set up text alerts for you when your account drops below a certain balance, and/or set up your savings account or a line of credit as an overdraft source
Money & Super Money Market Accounts Maintenance fee applies if daily balance falls below the minimum requirement	\$10.00 per month	Maintain the minimum balance of \$10,000 or more in Money & Super Money Market Account
Empower RVA Money Market Account Maintenance fee applies if daily balance falls below the minimum requirement	\$10.00 per month	Maintain the minimum balance of \$5,000 or more in Empower RVA Money Market Account
Holiday Club Fees	Amount	How to Avoid It
<ul style="list-style-type: none"> ◆ Early withdrawal 	\$10.00 per early withdrawal	Consult with an RVA Financial coach to setup a savings plan and budget that prevents over-saving
EFT (Electronic Fund Transfer) Service Fees	Amount	How to Avoid It
ATM transactions		
<ul style="list-style-type: none"> ◆ At RVA Financial ATMs/Kiosks or CO-OP ATMs 	No Charge	Use any of the 30,000 Surcharge FREE CO-OP ATMs
<ul style="list-style-type: none"> ◆ At non-RVA Financial ATMs (There may also be a fee assessed by the ATM operator.) 	\$2.00 per transaction	Silver Level Members—get 1 free transaction monthly. Gold Level Members—get 2 free transactions monthly. Platinum Level Members—get 3 free transactions monthly.
ATM, Debit Card or PIN (<i>Personal Identification Number</i>) Replacement	\$5.00 per replacement	
Pay me now* (Post Payroll early in Online Banking, *restrictions apply)	\$15.00 each	