



FRESH START CHECKING

This summary describes some of the most common fees that may apply to your account. Fresh Start Checking is a checkless account with no overdraft fees or non-sufficient funds fees.

Monthly service fee	\$5	You may be eligible to transition to a Roadrunner or Zia Checking account after one year and avoid the monthly maintenance charge.	
ATM fees per transaction	Cash withdrawals	At CU Anytime or CO-OP ATMs	At Foreign ATMs (their fees may also apply)
		\$0	\$1.50
		\$0	\$1.50
		\$0	\$1.50
Overdraft services	N/A	Overdraft and returned item (non-sufficient funds/NSF) fees do not apply to Fresh Start Checking accounts and standard overdraft coverage is not available. Optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are also not available.	
Cashed/deposited items that are returned	\$28	each item returned for any reason	
Cashier's check	\$2	each	
Wire transfer		Domestic \$15	International \$50
Stop payment	\$28		
International debit card purchase transaction fee	1%	of transaction amount	
Digital services	\$0	No fee for eStatements or access to RGCU Online Banking, Mobile Banking, or Online Payment Services. Message and data rates may apply.	

How we make funds available and process transactions

When you make a deposit on a business day prior to the posted cutoff time at a branch or at a CU Anytime or CO-OP ATM, it will be considered received that day. If you miss the cutoff time, it will be considered received on the next business day.

Type of deposit	When funds are available
U.S. Treasury checks, Wire transfers, Checks drawn on Us, Cash, State and local government check, Cashier's, certified, and teller's checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to You.	Same business day. Business days are Monday through Friday, excluding federal holidays.
Checks	The first \$225.00 from a deposit of other checks will be available on the 1st business day after the day of Your deposit. The remaining funds will be available on the 2nd business day after the day of Your deposit. For example, if You deposit a \$700.00 check on a Monday, \$225.00 of the deposit is available on Tuesday. The remaining \$475.00 is available on Wednesday.

We post transactions each business day in this order

Added to your account	Deposits and incoming transfers received before the deposit cutoff time that day.
Subtracted from your account	Withdrawals and payments we have previously authorized that cannot be returned unpaid (such as debit card purchases and ATM withdrawals). Transactions are generally sorted by date and time the transaction was conducted, or for some, the day we receive it for payment or the time assigned by our system. If date and time are the same, we post from lowest to highest dollar amount.
Subtracted from your account	Automatic payments (such as recurring bills you have authorized a company to withdraw). Transactions are sorted by date and time received by the credit union, and if date and time are the same, we post from highest to lowest dollar amount.

Questions? We're here for you

Phone	505-262-1401
Online	Visit RioGrandeCU.com
For detailed fee and account information	See fee information by visiting www.riograndecu.org/Rates