



Analysis Account

A guide to your checking account

At Rio Grande Credit Union we are committed to providing the information you need to help manage your account. **This schedule is effective December 1, 2020.**

| Monthly service fee | |
|---|--|
| Monthly service fee | \$25.00 |
| Below ledger balance (monthly) | \$0.12 per occurrence; tracked ledger balance below \$1,000 |
| Option to avoid the monthly service fee (minimum opening deposit \$100) | N/A |

| Account transaction fees | |
|--------------------------|--|
| Transactions | Deposits <ul style="list-style-type: none"> • \$0.90 each Drafts (withdrawals) <ul style="list-style-type: none"> • \$0.20 each Checks (Deposited) <ul style="list-style-type: none"> • \$0.20 each ACH Debits <ul style="list-style-type: none"> • \$0.40 each ACH Credits <ul style="list-style-type: none"> • \$0.40 each Deposit Adjustments <ul style="list-style-type: none"> • \$5.00 per occurrence Deposit Reconciliation <ul style="list-style-type: none"> • \$5.00 per occurrence Check (issued) <ul style="list-style-type: none"> • \$2.00 per check over five monthly |
| Cash deposit processing | <ul style="list-style-type: none"> • First \$7,500 cash deposits processed per fee period – No charge • Over \$7,500 cash deposits processed per fee period – \$0.16 per \$100 deposited |

Analysis Account

| ATM fees | |
|---|---|
| Cash withdrawal at CU Anytime or CO-OP ATMs | \$0.00 |
| Cash withdrawal at non-CU Anytime or CO-OP ATMs | \$2.50 per withdrawal Note: Fees charged by non-Wells Fargo ATM owner/operator also apply. |

| Services fees | |
|------------------------------------|---|
| Business Debit Card | \$0.00 |
| Statements | \$0.00 for eStatements \$5.00 per mailed paper statement |
| Online Banking and Online Bill Pay | \$0.00 |

| Additional Services fees | |
|--------------------------|--------------------------|
| Business Capture | \$40.00 per month |
| AutoBooks Platform | \$9.99 per month |

| Dividends | |
|--------------------|--|
| All Business Types | Dividends are not paid in the Analysis Account |

| Earnings Credit | |
|--------------------|--|
| All Business Types | Earnings credit rate for maintaining higher balances, offset for monthly fees- follow 3 month CD |

| Other Criteria | |
|--------------------|---|
| All Business Types | Minimum balances for operating accts (chkg) under 1 EIN, \$250k or higher and a minimum of \$135 monthly fees |