



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 \$15,000 cash deposits processed per fee period – No charge • Over \$15,000 cash deposits processed per fee period – \$0.16 per \$100 deposited

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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