



Community Champion 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 November 1, 2023.**

Monthly service fee	
Monthly service fee	\$15.00
Option to avoid the monthly service fee (minimum opening deposit \$100)	Maintain an average monthly balance of \$500. Average balance is calculated by adding your balance at the end of each day and dividing it by the number of days in any given month.

Account transaction fees	
Transactions	<p>Deposits</p> <ul style="list-style-type: none"> • First 29 total transactions per fee period – No charge • Over 29 total transactions per fee period – \$0.20 each <p>Drafts (withdrawals)</p> <ul style="list-style-type: none"> • First 29 total transactions per fee period – No charge • Over 29 total transactions per fee period – \$0.20 each <p>Checks (Deposited)</p> <ul style="list-style-type: none"> • First 29 total transactions per fee period – No charge • Over 29 total transactions per fee period – \$0.20 each <p>ACH Debits</p> <ul style="list-style-type: none"> • First 29 total transactions per fee period – No charge • Over 29 total transactions per fee period – \$0.20 each <p>ACH Credits</p> <ul style="list-style-type: none"> • First 29 total transactions per fee period – No charge • Over 29 total transactions per fee period – \$0.20 each <p>Deposit Adjustments</p> <ul style="list-style-type: none"> • \$5.00 per occurrence <p>Deposit Reconciliation</p> <ul style="list-style-type: none"> • \$5.00 per occurrence <p>Check (issued)</p> <ul style="list-style-type: none"> • \$2.00 per check
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

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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	
Sole Proprietorships and Non-Profit Organizations	Dividends are paid on balances of \$5,000 or greater. Dividends can vary. See the current Supplemental schedule of rates and fees.
All Other Business Types	Dividends are not paid on these organizational types