



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 February 1st, 2026.**

Monthly service fee	
Monthly service fee	\$0.00
(Minimum opening deposit \$255)	\$250 into Checking. \$5 into savings.

Account transaction fees	
Transactions	<div>Deposits<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</div> <div>Drafts (withdrawals)<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</div> <div>Checks (Deposited)<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</div> <div>ACH Debits<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</div> <div>ACH Credits<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</div> <div>Deposit Adjustments<ul style="list-style-type: none">• \$5.00 per occurrence</div> <div>Deposit Reconciliation<ul style="list-style-type: none">• \$5.00 per occurrence</div> <div>Check (issued)<ul style="list-style-type: none">• \$2.00 per check</div>
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
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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