



## 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	<b>\$0.00</b>
(Minimum opening deposit \$255)	\$250 into Checking. \$5 into savings.

Account transaction fees	
Transactions	<p>Deposits</p> <ul style="list-style-type: none"><li>First 29 total transactions per fee period – <b>No charge</b></li><li>Over 29 total transactions per fee period – <b>\$0.20</b> each</li></ul> <p>Drafts (withdrawals)</p> <ul style="list-style-type: none"><li>First 29 total transactions per fee period – <b>No charge</b></li><li>Over 29 total transactions per fee period – <b>\$0.20</b> each</li></ul> <p>Checks (Deposited)</p> <ul style="list-style-type: none"><li>First 29 total transactions per fee period – <b>No charge</b></li><li>Over 29 total transactions per fee period – <b>\$0.20</b> each</li></ul> <p>ACH Debits</p> <ul style="list-style-type: none"><li>First 29 total transactions per fee period – <b>No charge</b></li><li>Over 29 total transactions per fee period – <b>\$0.20</b> each</li></ul> <p>ACH Credits</p> <ul style="list-style-type: none"><li>First 29 total transactions per fee period – <b>No charge</b></li><li>Over 29 total transactions per fee period – <b>\$0.20</b> each</li></ul> <p>Deposit Adjustments</p> <ul style="list-style-type: none"><li><b>\$5.00</b> per occurrence</li></ul> <p>Deposit Reconciliation</p> <ul style="list-style-type: none"><li><b>\$5.00</b> per occurrence</li></ul> <p>Check (issued)</p> <ul style="list-style-type: none"><li><b>\$2.00</b> per check</li></ul>
Cash deposit processing	<ul style="list-style-type: none"><li>First \$7,500 cash deposits processed per fee period – <b>No charge</b></li><li>Over \$7,500 cash deposits processed per fee period – <b>\$0.16</b> per \$100 deposited</li></ul>

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

<b>Services fees</b>	
Business Debit Card	<b>\$0.00</b>
Statements	<b>\$0.00</b> for eStatements <b>\$5.00</b> per mailed paper statement
Online Banking and Online Bill Pay	<b>\$0.00</b>

<b>Additional Services fees</b>	
Business Capture	<b>\$40.00</b> per month

<b>Dividends</b>	
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