



# Checking

## Your choice checking.

Compare our checking accounts with other financial institutions, and you just might find we have the best checking account options for you.

Our members' checking needs vary. That's why we've designed unique checking accounts that best fit your needs. You choose what's right for you.

We keep our checking accounts simple: convenient, easy access to your funds plus lots of extras is our mantra.

### Roadrunner Checking Account

There are numerous free features to this account, like no monthly service fees. Plus, you have unlimited check writing and ATM capabilities at no additional charge! Because of features like these on this account, it is not a dividend-bearing account and no dividends will be earned. Minimum balance to open this account is \$50.

### Zia Checking Account

If you typically maintain an average daily balance of at least \$200 in your checking account, this may be the account for you. As a dividend-bearing account, dividends are earned by maintaining this balance. However, if your average daily balance falls below \$200, no dividends are earned and a \$2 monthly service fee is applied. Minimum balance to open this account is \$50.

### Golden Checking Account

This account is available to our members age 55 and above. The Golden Checking Account offers unique features such as no service fees, dividends earned with an average daily balance of only \$200 and \$5 off every box of checks ordered. Minimum balance to open this account is \$50.

Afraid your balance may drop below \$0? Don't worry. Overdraft protection opportunities are available for each of these checking accounts for qualifying members.

## Enhance your checking account experience with any of the following services:

- Free online banking
- Free online bill pay
- Free e-statements
- Free automated TellerPhone
- Free direct deposit
- Free notary service
- Free Visa® debit/ATM card
- Payroll deduction or electronic payments. (Don't miss a payment. Have your RGCU loan payment and other bills automatically deducted from your account.)