



Savings

The way saving money should be.

Competitive rates plus tons of options.

RGCU provides a wide range of savings plans. We're sure we can help you find one to fit your needs.

Regular Share (Savings) Account

This is where your Rio Grande Credit Union membership starts. As an RGCU member-owner, your Regular Share Account gives you ownership and voting rights because you own a share of the Credit Union. As long as you have a minimum amount (\$5) in your Regular Share Account, you can take advantage of our great products and services. As a dividend-bearing account, you start earning dividends with a minimum balance of \$25.

Share Certificates

Share certificates are perfect for savers who want to “set and forget” their savings. If you know you won't need to access your funds for a specific period of time, consider opening a share certificate. Share certificates typically offer higher rates than traditional savings accounts at banks. RGCU offers two types of share certificates – regular and jumbo. A minimum deposit of \$500 gets you started for a Regular Share Certificate and \$25,000 for a higher interest rate Jumbo Share Certificate. Dividends may be compounded monthly, transferred to your Regular Share Account or checking account or paid in the form of a dividend check. Early withdrawal penalty applies. Terms run from 3 to 60 months.

Investors Club Account

An Investors Club Account is very similar to a money market account. This account is attractive for individuals who would like to earn higher dividends on larger balances and still have access to the money when it is needed. Minimum balance to open this account is \$25.

Vacation Club Account

If you like saving up for your vacation, our Vacation Club Account is perfect for you! All you need is \$25 to open this account. Add money to it throughout the year – even automatically – so that when it's time for vacation, your money is ready for you.

Christmas Club Account

Let's face it. The holidays can get expensive. Ever wished that you started saving for the holidays *before* the holidays? Our Christmas Club Account lets you do this! Open your account with a minimum of \$25, start saving.

Rainy Day Club Account

Rainy days can be unexpected and gloomy. So can certain circumstances in your life. A Rainy Day Club Account is there for you during good days and bad days. Start making rainy days a little brighter with just \$25. Set aside money in this account so that you don't have to pay out of pocket the next time a rainy day comes along.

Club accounts are designed for you to earn higher dividends and save for special occasions.

- Opening minimum balance is \$25.
- Minimum balance to start earning dividends is \$25 (except Investors Club which is \$1,000).