Our Rates & Service Charges

RGV Credit Union
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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 11-01-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Deposit	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividend Period	Dividends Compounded & Credited
Savings Accounts $100.00 - $4,999.99 $5,000.00 - $9,999.99 $10,000.00 and over	 .05% .10% .25%	 .05% .10% .25%	$25	$100	-		Quarterly
Club Accounts $100.00 - $4,999.99 $5,000.00 - $9,999.99 $10,000.00 and over	 .05% .10% .25%	 .05% .10% .25%	$25	$100	-	Quarterly	Quarterly
Basic Checking Account	-	-	$25	-	-	-	-
Valley Checking Account	-	-	$25	-	-	-	-
Grande Checking Account $100.00 - $4,999.99 $5,000.00 - $9,999.99 $10,000.00 and over	 .05% .10% .25%	 .05% .10% .25%	$25	$100	-	Monthly	Monthly
Certificate of Deposit 180 days 1 year 2 year 3 year	 4.00% 4.25% 4.50% 4.75%	 4.07% 4.33% 4.59% 4.86%	$1000	$1,000	-	Monthly	Monthly
IRA Certificate of Deposit 1 year 2 year 3 year	 4.25% 4.50% 4.75%	 4.33% 4.59% 4.86%	$10	$10	-	Monthly	Monthly

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Explanation of Rates & Service Charges

Except as specifically described, the following disclosures apply to all of the accounts.

Savings and Club accounts earn dividends. Priority Checking accounts and certificate accounts earn interest.

1. Rate Information

The Dividend Rate or Interest Rate and Annual Percentage Yield on the accounts you have with us are indicated above. For all accounts except certificates, the Dividend Rate or Interest Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. The Dividend Rate or Interest Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. Nature of Dividends

For dividend bearing accounts, dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Compounding and Crediting

Dividends or Interest will be compounded and credited as indicated above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends/Interest

Dividends or Interest will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends or interest are credited, accrued dividends or interest will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend and interest- bearing accounts, dividends and interest are calculated by using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the early withdrawal penalty is equal to 180 days' interest on the entire certificate account, regardless of the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. If we no longer offer that type or term of certificate, we will transfer the balance to the primary share savings account you have with us.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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Our Service Charges

Checking Account

Overdraft Transfer from Savings .....$3.00 per transfer
Stop Payment.....$25.00 per request
Printing ..... Prices may vary depending upon style
Basic Checking (with Mailable Statements) .....$2.00 per month
Checkless Checking (with Mailable Statements) ... $2.00 per month
Valley Checking .....$4.00 per month
Interest Bearing Grande Checking .....$6.00 per month
Multiple Statement (mailable and eStatement...$5.00 per month
Temporary Checks ..... $5.00 per four checks
Check Copies (two free per month) .....$2.00 per item

Other Service Charges (Applicable to All Accounts)

Account Reconciliation ($20.00 minimum) .....$20.00 per hour
Account Research ($20.00 minimum) .....$20.00 per hour
Insufficient Funds (NSF)* $25.00
Courtesy Pay Overdraft Protection*……..…$25.00 per item
Statement Copy.....$3.00 per month
Items Sent for Collection ..... ….
..... Charges assessed to the Credit Union
Incoming Collection .....$5.00 per item
IRA Yearly Maintenance ……..……$10.00 per account
IRA Closure ……..……$5.00 per account
Wire Transfer.....$15.00 per transfer
Incoming Wire .....$15.00 per transfer
Money Order ..... $2.00 per order
Money Order Trace .....$25.00 per request
Account Closure ..... $20.00 if closed within 90 days
Re-open Account.....$25.00
Telephone ..... $1.00 per call
History Printout.....$2.00 per request
Gift Cards .....$3.00 per item
Documentation $20.00
Credit Union Third Party Check..... $2.00 per item
Photocopy ..... $0.25 each
Fax Service
..... 1st Outgoing Page $2.50, Each Add 'l Page $1.50
..... 1st Incoming Page $1.50, Each Add 'l Page $1.00
Third Party Check Cashing/Negotiating ... 3% of check amount
Cashing "On-Us" Checks (Non-Members). 5% of check amount
ACH Reject .....$2.00 per item
Draft Reject .....$1.00 per draft
Early ACH Deposit .....$25.00 per item
ATM Video Research & Pictures ..... $75.00 per Location

Electronic Funds Transfer

Foreign Fee ..... $1.00 per transaction
Levies, Liens, Freezes & Garnishments .....$50.00 Each
Legal Fees …….. Actual Cost
Debit Card Set Up .....$5.00 per card
Debit Card Special Requests ……..…… Actual Cost
Instant Issue Debit Cards ……..…….. $10.00 per card
Debit Card Replacement .....$5.00 per card
Foreign ATM Surcharge …….. $3.50 per transaction
Unclaimed Property Processing ..... $25.00 per account
Insufficient Funds .....$25.00 per item
International Transaction Fee..... 1% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Stop Payment for VISA Preauthorized Payment
.....$30.00 per request

RGVCU Bill Pay

Monthly Service Charge ..... None
Bill Presentment ..... Free
Transaction Limitations.....Unlimited
Person to Person Transaction ..... Free
Check Copies ..... $10.00 per check
Stop Payment.....$25.00 per request

Safe Deposit Box

Annual Rental Size:

3 X 5 .....$30.00
3 X 10 .....$40.00
5 X 10 .....$50.00
10 X 10 .....$90.00

Box Drilling** .....Actual Cost Plus $30.00 Administrative Charge
Lock Change** ……...Actual Cost Plus $30.00 Administrative Charge

Share Value/Processing

Par Value of One Share …..... $25.00 within a six-month period
New Account Processing.....$5.00

Loan/Processing

VISA Credit Card Replacement.....$5.00 per card
Share/CD Secured Loan Processing $30.00
Salary Advance Loan Processing $30.00
Layaway Loan Processing …….. $30.00
Vehicle Title Loan Processing …… $30.00
$500 Buck, Fast Cash & Fast Cash Plus Loan Processing…... $20.00

Repossession

Processing and Notification .....$250.00 plus towing (varies)
Daily Storage.....$20.00 per day

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re- present a previously returned item. Each presentment against in- sufficient funds will result in a separate charge.*

***Before a Safe Deposit Box can be drilled or have its lock changed (re-keyed), we require a deposit of $400.00 (drilling), and/or $250.00 (lock change) to be made into an account you have with us.*

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