

At Rize Credit Union, our competitive rates extend beyond mere earnings; they prioritize and cultivate your financial health, helping your capital not only grow but flourish. Our expertise and commitment are geared toward empowering your business, ensuring resilience and success.

RizeCU.com/Deposit-Rates

APY = Annual Percentage Yield. APY reflects the effective rate earned due to compounding interest. Dividends are calculated on the Daily Balance Method.

Rates and terms are subject to change without notice.

Credit Union federally insured by [NCUA](#).

Checking & Savings Accounts

	Balance	Dividends	APY
Prime Savings ¹	\$250	0.05%	0.05%
Small Business Checking	\$0	0%	0%
Commercial Advantage	\$0	0.05%	0.05%

¹\$5 minimum deposit to secure Credit Union membership.

Business Checking Fees

	Small Business Checking	Commercial Advantage Checking
Opening deposit ²	\$100	\$100
Monthly maintenance	\$0	\$25 ³
Checks written	100 free, 30¢ each thereafter	100 free, 30¢ each thereafter
Currency/Coin in/out ⁴	\$5,000, \$2 per \$1,000 thereafter	\$20,000, \$2 per \$1,000 thereafter
Deposits – in branch	10 free, \$2 per visit thereafter	30 free, \$2 per visit thereafter
Deposited checks	100 free, 10¢ per item thereafter	300 free, 10¢ per item thereafter

²Deposit must be made within 30 days of opening. ³Waived with an average monthly balance of \$20,000. ⁴Includes ATM transactions.

General Account Fees

Item	Amount & Description
Check orders	At cost - personal or business
Coin deposit	5% of amount redeemed by members, waived on Youth accounts - 10% for non-members
Official checks	Free – 1 per day, \$3 each additional

Service Charges

Item	Amount & Description
ATM surcharge	Free when using Rize Credit Union or CO-OP Network ATMs, otherwise \$2
Bill Pay	\$5 expedited electronic payment, \$20 for expedited check payment
Deposit adjustment	\$5
Digital payment processing	\$10 per account per month - Finli
Legal action	\$75 for taxes levies, judgments, garnishments or subpoenas
Legal copies	20¢ per page
Loan document copy	\$10

Notary	\$10 in California, then \$2.50 each additional signature; \$5 in Nevada, then \$2.50 each additional signature
Research	\$30 per hour
Returned deposited item	Free – \$25 if deposited or cashed check on account with same ownership or on loan payment
Stop payment	\$15 on checks, bills & ACH, \$25 on official checks
Statement copies	\$3 per statement
Statements	Free with eStatements, \$5 per paper statement; waived on new accounts for 3 full months after date account is opened
Verification of deposit or mortgage	\$15
Wire transfers	\$25 for domestic, \$40 for international

Treasury Management Fees & Charges

ACH Origination	Amount & Description
Account setup	\$15 one-time charge per account
Monthly maintenance	\$25 per digital banking profile
Modules	\$30 base
Late file	\$35 per file
Returns/Notice of Change	\$10 per item
Reversal	\$1 per item \$50 per file
Transactions	15¢ per item 50¢ per item – same day \$7.50 per file – same day
Remote Deposit Capture	Amount & Description
Monthly maintenance	\$30 per digital banking profile
Equipment lease or purchase	Varies
Deposits	10¢ per item, 50¢ per deposit
Returned item	\$5 per item
Wire Origination	Amount & Description
Account setup	\$25 one-time setup per account
Monthly maintenance	\$30 per digital banking profile
Outgoing transactions	\$15 each – domestic \$25 each – international