



SCHEDULE OF FEES

Effective April 03, 2017

Account Activity Printout\$3.31

Accounting Balancing Assistance per Hour\$30.31

(1 hour minimum)

Account Closed within First 90 Days\$30.31

Account Closed by:

- Charge Off Handling Fee\$53.31
- Mailed in Request.....\$26.31

Account Freeze requirement from authorized 3rd party.....\$57.31

Account Research per Hour.....minimum \$30.31

(Plus \$3.01 per statement page)

Business Deposit Correction & Notification "Checks!".....\$3.31

Cashier Checks

- Rio Customers.....\$9.96
- Rio On Us Check Conversion\$11.96

- Cashier Check Stop Payment (per item).....\$35.99

Check Cashing Services

- CustomersNo charge

- Non-CustomersSubject to approval \$0.1 - \$3,000.00.....1% with a \$9.31 minimum

- Non-Customer Rio Check Greater than \$2,500.....1%

- Tax Refund check \$0.01 - \$10,000.002.5% with a \$9.31 minimum

Check Printing

- Non-Customer Check Copy per page\$3.31

Collection Items (Incoming and Outgoing)

- Customers\$24.31

- Non - Customers\$27.31

- International (Customers)Cost + \$28.31

- International (Non-customers)Not available

DEBIT CARD (Consumer & Business)

- Initial Debit MasterCard®.....FREE

- Damage / Compromised.....FREE

- Replacement Card.....\$6.31

- Debit MasterCard® Monthly Fee (Based on deposit product)\$1.46

- Debit Card Mail Rush Order.....\$24.31 (per card)

- Cre8MyRioCard.....\$5.96

- Allpoint U.S. ATM Surcharge.....FREE

- Allpoint U.S. ATM Transaction Fee.....FREE

- Allpoint Int'l ATM SurchargeFREE

- Allpoint Int'l ATM Transaction.....\$2.31

- Other "Foreign" non Rio Bank or Allpoint Transaction.....\$2.56

- Foreign ATM Balance Inquiry.....\$2.31

- Rio Bank location ATM Transaction.....FREE

- Master Card® Foreign Transaction Fee each transaction after rate conversion to U.S. dollars1.75%

Document Services

- Garnishments, Levies, Court Orders.....\$106.31 + Attorney fees

- Third Party Verification\$28.31

Inactivity Fee

- Checking Accounts with no activity for 6 months, if balance is less than \$1,000.....\$17.31 per month

- Saving Accounts with no activity for 11 months, if balance is less than \$31.31.....\$31.31 per month

IRA Transfer/Close Out Plus Early withdrawal Penalty.....\$25.00

Jet Coin Machine

- Business Customer.....2.06%
- Non Customer.....9.26%

- Rolled Coin Furnished.....\$0.16 per roll

- Strapped Currency Furnished.....\$0.59 per strap

Night Depository Services

- Lock Key Bag.....\$27.31

- Initial Set up Fee\$13.31

- Key Deposit (Refundable)\$23.31

Non - Sufficient Funds

- Item Paid.....\$35.99

- Item Returned.....\$35.99

Overdraft charge per business day on overdraft of <10.00> & Over Maximum charge per day.....\$3.83

Overdraft Privilege (Per item)\$35.99

(Overdrawn balance must be paid within 30 calendar days or overdraft privilege may be terminated.)

Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or electronic means.

Premierecorp®No charge

Returned Deposit item

- Deposited checks & other items\$11.33 per item

- Deposited checks & other items - Recleared.....\$6.31 per item

- Rejected Items.....\$1.64

Return Mail Handling\$9.31

Safe Deposit Box Rentals

Available at 1655 N 23rd St 3 x 5.....\$42.31 5 x 10.....\$103.31 McAllen TX

3 x 10.....\$57.31 10 x 10.....\$127.31

Available at 601 S. Stuart Place Rd, Harlingen TX 3 x 10.....\$57.31 5 x 10.....\$103.31

- Monthly late fee after 30 days\$17.31

- Key Deposit (Refundable)\$25.00

- Deposit Box Drilling.....\$177.31

- Key Replacement.....\$43.31

Your deposit account is automatically debited annually for your rental fees. (must be a customer)

Signature Guaranteed / Signature Notarized

- Non-Customer.....\$8.31

Statements

- Duplicate Statement (per month).....\$5.00

- Special Statement Cycle.....\$15.00

- Mailed Consumer Statement Fee.....\$3.01

- Mailed Commercial Statement Fee\$3.01

Stop Payments (Per item)\$35.99

- Post Dated Check (Per item) Fee\$35.99

- Range of checks\$50.00

Sweep Transfer Between Rio Bank Accounts\$3.01

Telebanc

- Inquiry.....No charge

- Transfer (Cut-off time is 6:00pm).....No charge

Telephone Transfer of Funds Between Rio Bank Accounts\$3.23

Temporary Checks3 for \$2.96

Treasury Management

- Remote Depositcustomized pricing based on monthly activity

- ACH Originationcustomized pricing based on monthly activity

Wire Transfers Incoming

- Customers\$12.96 per wire

Outgoing (International Wires.....Cut - off time is 1:30pm)

(Customers (Domestic Wires.....Cut - off time is 2:30pm) Only)

- Domestic.....\$26.96
- Domestic - Cash Management...\$18.96

- InternationalUS Currency.....\$45.96
- Foreign Currency....\$15.96