



SCHEDULE OF FEES

Effective February 1, 2019

Account Activity Printout\$3.31

Accounting Balancing Assistance per Hour\$34.99

(1 hour minimum)

Account Closed within First 90 Days\$30.31

Account Closed by:

- Charge Off Handling Fee\$53.96
- Mailed in Request....\$33.96

Account Freeze requirement from authorized 3rd party.....\$57.96

Account Research per Hour.....minimum \$34.96

(Plus \$3.01 per statement page)

Bill Pay

- ConsumerNo charge
- Overnight Check Fee.....\$14.95
- Same Day Bill Pay- ACH Fee.....\$9.95
- Pop Money
- Send money (3 days)\$0.87
- Send money (next day).....\$1.53
- Request Money (3 days).....\$0.77
- E- Greeting.....\$0.27

Business Bill Pay.....No charge

Cashier Checks

- Rio Customers.....\$9.99

Check Cashing Services

- CustomersNo charge
- Non-CustomersSubject to approval \$.01 - \$3,000.00.....2.5% with a \$9.96 minimum
- Non-Customer Rio Check Greater than \$2,500.....1%
- Tax Refund check \$0.01 - \$10,000.002.5% with a \$9.96 minimum

Check Photo Copy

- Non-Customer Check Copy per page\$3.45

Collection Items (Incoming and Outgoing)

- Customers\$25.96
- International (Customers)Cost + \$28.96

DEBIT CARD (Consumer & Business)

- Excessive Replacement Card.....\$6.96
- Debit MasterCard® Monthly Fee (Based on deposit product)\$1.76
- Allpoint U.S. ATM Surcharge / Transaction Fee.....FREE
- Allpoint Int'l ATM SurchargeFREE
- Allpoint Int'l ATM Transaction.....\$2.63
- Other "Foreign" non Rio Bank or Allpoint Transaction.....\$2.63
- Foreign ATM Balance Inquiry.....\$2.63
- 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.....\$106.45 + Attorney fees
- Third Party Verification\$28.96

Inactivity Fee

- Checking Accounts with no activity for 6 months, if balance is less than \$1,000.....\$17.96 per month
- Saving Accounts with no activity for 11 months, if balance is less than \$31.96.....\$31.96 per month

IRA Transfer/Closed Out Handling.....\$27.97

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

- Sealed Plastic Bag(s)First 10 sealed bags free for customer
- Key Deposit (Refundable)\$23.96

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..... \$3.97

Courtesy Pay Plus (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\$11.96 per item

Return Mail Handling\$9.96

Safe Deposit Box Rentals

- Safe Deposit Boxes are not FDIC Insured.

Call the Banking Centers below for availability

Edinburg	3 x 5.....	\$42.96
Elsa	3 x10.....	\$57.96
Harlingen	5 x 5.....	\$32.96
McAllen Main	5 x 10.....	\$103.96
Rio Grande City	10 x 10.....	\$127.96
Weslaco East		

- Monthly late fee after 30 days\$17.96
- Key Deposit (Refundable)\$28.96
- Deposit Box Drilling.....*Pass Thru Charge + \$30.96
- Key Replacement.....*Pass Thru Charge + \$10.96

*PassThru charge is the fee paid to a third party passed directly to the customer.

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

Signature Guaranteed / Signature Notarized

- Non-Customer.....\$9.96

Statements

- Special Statement Cycle\$15.96
- 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\$51.96

Sweep Transfer Between Rio Bank Accounts\$3.97

Telephone Transfer of Funds Between Rio Bank Accounts\$3.97

Temporary Checks3 for \$3.26

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 (Customers Only)

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

Domestic Wires.....Cut - off time is 2:30pm

- Domestic.....\$26.96 Domestic - Cash Management...\$20.96
- InternationalUS Currency.... \$45.96 Foreign Currency...\$15.96