

WE HELP LOCAL BUSINESS

#DreamBIG4BIZ!



At River Valley Credit Union, we know that local business is a driving force and a good economic indicator for the communities we serve, so we strive to provide checking and other financial solutions to help businesses of all kinds succeed.

Which checking account will help your business #DreamBIG4BIZ!?

Whichever one is right for you, all three accounts provide you the convenience of mobile banking and mobile deposit.

Small-Business Checking:

Start smart! Checking designed for start-up businesses and/or other minimum transaction companies, like landscapers or people with a few rental properties. Best for companies that have fewer than 100 transactions per month.

Business Dividend Checking:

Ideal for retailers, restaurant and other companies with higher monthly transactions.

Vision Checking:

Designed with non-profits in mind. Reduced fees help you keep more money in your charity, so your charity can do more good.



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	Small-Business Checking	Business Dividend Checking	Vision Checking
Minimum balance to open	\$50	\$50	\$50
Free items transacted per month	100	400	400
Per transaction fees if over	\$0.25	\$0.25	\$0.25
Monthly service charge	N/A	\$15*	N/A
Average end of day balance required to avoid monthly service charge	N/A	\$10,000	N/A
Minimum daily balance to earn dividends	N/A	\$1,000**	\$1,000**
Dividend frequency	N/A	Monthly	Monthly
Dividend payment calculation method	N/A	Daily Balance	Daily Balance
Dividends paid on	N/A	Entire Account Balance	Entire Account Balance
Maximum cash deposit	\$50,000	\$50,000	\$50,000
Per transaction fees if over \$50,000 maximum	\$0.15 per \$100	\$0.15 per \$100	\$0.15 per \$100
Rolled coin purchase	\$0.10 per roll	\$0.10 per roll	\$0.10 per roll
Currency purchase	\$0.40 per strap	\$0.40 per strap	\$0.40 per strap
Free bill pay	✓	✓	✓
Online banking access	✓	✓	✓
Mobile banking access	✓	✓	✓
Business mobile deposit	✓	✓	✓
Free debit card	✓	✓	✓
Overdraft privilege	✓	✓	✓

*\$15 monthly fee waived if average end of day monthly balance is above \$10,000

**\$1,000 minimum daily balance to earn dividend