

# FEE SCHEDULE

## GENERAL SERVICE FEES

|   |                                   |
|---|-----------------------------------|
| Account Research                                | \$30 per hour<br>(1 hour minimum) |
| Automated Clearing House (ACH) Origination      | Varies                            |
| ACH Stop Payment                                | \$30 per item                     |
| ACH Authorization Revoke Return                 | \$30 per item                     |
| Assisted Account Balancing (30 minutes minimum) | \$30 per hour                     |
| Check Cashing <sup>1</sup>                      | \$10 per check                    |
| Copy/Fax/Print Services                         | \$2 per page                      |
| Domestic Wire Transfer                          | \$20 per wire                     |
| Early Account Closure, 90 days or less          | \$25 per account                  |
| Foreign Processing                              | \$30 per item                     |
| Foreign Item Returned                           | Varies                            |
| Garnishment/Levy                                | \$50 per item                     |
| Identity Theft Aid <sup>2</sup>                 | \$2 per month                     |
| Incoming Wire Transfer                          | \$10 per wire                     |
| International Wire Transfer–Business            | \$40 per wire                     |
| Low Balance, accounts less than \$100           | \$5 per month                     |
| Money Market Below Minimum Balance              | \$10 per month                    |
| Non Member Check Conversion                     | \$10 per check                    |
| Notary  | Free (\$5 non-member)             |
| Official Check                                  | \$3 per check                     |
| Returned Deposited Item                         | \$30 per item                     |
| Returned Statement                              | \$5 per occurrence                |
| Wire Confirmation                               | \$10 per request                  |

## GENERAL SERVICE FEES

|  |   |
|--|---|
| Self-to-Self Returned Deposited Item                 | \$50 per item                             |
| Shared Branch Withdrawals                            | \$2 per transaction<br>(4 free per month) |
| Coin Machine Transaction (Arvada, Aurora, Littleton) | Free (10% non-members)                    |

## CARD FEES

|   |   |
|---|---|
| Annual ATM Card                                 | \$10 per year<br>(free if minor)          |
| ATM Withdrawal                                  | \$1 per transaction<br>(4 free per month) |
| Cash Advance (whichever is greater)             | \$2 or 1% of amount                       |
| Credit Card Late Payment (whichever is greater) | \$15 or minimum payment                   |
| Gift Card (Travel or Everyday Spend)            | \$5 per item                              |
| Gift Card                                       | \$3.95 per item                           |
| Non CO-OP ATM Withdrawal <sup>3</sup>           | \$1 per transaction                       |
| PIN-Based Transaction                           | \$0.25 per transaction                    |
| Re-issue Lost Card                              | \$10 per occurrence                       |
| Rush Card Order (2-5 days)                      | \$10 per occurrence                       |
| Rush Card Order (Overnight)                     | \$45 per occurrence                       |
| VISA Receipt Copy                               | \$15 per occurrence                       |
| VISA Foreign Currency Exchange Fee (ISA)        | 1% of transaction                         |

## CHECKING ACCOUNT FEES

|  |   |
|--|---|
| Ascent Checking <sup>4</sup>                 | \$2 per month   |
| Close/Re-Open Account                        | \$10 per occurrence                                   |
| Copy of Check                                | \$5 per item (free online)                            |
| Courtesy Pay Fee (Elevated Checking)         | \$35 per incident<br>(\$25 per incident)              |
| Elevated High-Interest Checking <sup>5</sup> | \$8 per month   |
| Elevated Checking                            | \$7 per month   |
| Essential Checking <sup>6</sup>              | \$9 per month   |
| Fresh Start Checking (with direct deposit)   | \$10 per month<br>(\$5 per month)                     |
| Non-Sufficient Funds (NSF)                   | \$35 per incident                                     |
| Overdraft Transfer from Savings              | \$3 per day, if used                                  |
| Personal Checks                              | Varies by style                                       |
| Stop Payment Fee (single or series)          | \$30 per request in-branch<br>\$20 per request online |
| Temporary Checks                             | \$4 per page  |

## SAFE DEPOSIT BOX FEES

| BOX RENTAL SIZE     | ANNUAL FEE | SENIORS FEE <sup>7</sup> |
|---------------------|------------|--------------------------|
| 3 x 5 x 21          | \$29       | \$19                     |
| 3 x 10 x 21         | \$49       | \$39                     |
| 5 x 10 x 21         | \$59       | \$49                     |
| 10 x 10 x 21        | \$89       | \$79                     |
| Loss of One (1) Key | \$25       | \$25                     |
| Drilling of Box     | \$150      | \$150                    |

*Available at Arvada, Aurora and Littleton branches only*

Some services not available at all locations. Unless otherwise noted fees are per item or occurrence. <sup>1</sup>Savings accounts that are inactive or have less than a \$100.00 balance will be charged. <sup>2</sup>Subject to the terms and conditions detailed in the Guide to Benefits. Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. <sup>3</sup>Members are responsible for any surcharge fee that applies from non CO-OP or Partner Colorado ATM. <sup>4</sup>Fee reduced by \$2.00 if Identity Theft Aid is removed. <sup>5</sup>Members will be charged if the following requirements are not met: (1) complete twenty signature-based debit card transactions monthly (\$5.00 minimum per transaction), (2) utilize e-statements, and (3) use Online or Mobile Banking with a valid e-mail address. <sup>6</sup>Fee reduced by \$7.00 by maintaining a \$100 balance or enrolling in eStatements. Reduced by \$2.00 if Identity Theft Benefit is removed. <sup>7</sup>Members qualify for Senior Discount at age 55. <sup>8</sup>Fee is determined by the type of request.

## LOAN PRODUCT FEES

|                                       |                               |
|---------------------------------------|-------------------------------|
| ACH Loan Payment by Phone             | \$5 per transaction           |
| ACH Loan Payment Online               | \$2 per transaction           |
| Duplicate Title                       | \$25 per occurrence           |
| First Mortgage Deed Release           | \$28 per occurrence           |
| First Mortgage External Subordination | \$0-250 per item <sup>8</sup> |
| First Mortgage Payoff Demand          | \$50 per occurrence           |
| Internal Refinance, 90 days or less   | \$100 per occurrence          |
| Late Payment                          | \$15 per incident             |
| Loan Maintenance Fee                  | \$25 per modification         |
| Loan Payment via Credit Card          | \$16 per transaction          |
| Real Estate Late Payment              | 5% of monthly payment         |

## Convenient Ways to Bank

### LOCATIONS

#### ARVADA BRANCH (MAIN)

6221 Sheridan Blvd.  
Arvada, CO 80003

#### lobby hours:

Mon-Fri: 8:30-5:30  
Sat: 9:00-12:00

#### drive-up hours:

Mon-Fri: 8:00-6:00  
Sat: 9:00-12:00

#### AURORA BRANCH

998 S. Chambers Rd.  
Aurora, CO 80017

#### lobby hours:

Mon-Fri: 8:30-5:30  
Sat: 9:00-12:00

#### drive-up hours:

Mon-Fri: 8:00-6:00  
Sat: 9:00-12:00

#### DENVER WATER BRANCH

Administration Building  
1600 W. 12th Ave.  
Denver, CO 80204

Check our website  
for business hours

#### LITTLETON BRANCH

5150 S. Federal Blvd.  
Littleton, CO 80123

#### lobby hours:

Mon-Fri: 8:30-5:30

#### drive-up hours:

Mon-Fri: 8:00-6:00  
Sat: 9:00-12:00

#### CENTRAL PARK BRANCH

4000 Quebec St.  
Denver, CO 80216

#### lobby hours:

Mon-Fri: 8:30-5:30

#### drive-up hours:

Mon-Fri: 8:00-6:00  
Sat: 9:00-12:00

### TOTAL SOLUTIONS CONTACT CENTER

Phone: 303.422.6221 | 800.367.2474  
Text: 303.900.1102

### NATIONAL CO-OP SHARED BRANCHES & ATMs

30,000+ ATMs and 5,600+ branches  
<https://co-opcreditunions.org/locator>



### ONLINE AND MOBILE BANKING

Online: PartnerColoradoCU.org  
Mobile: Search for Partner Colorado on iTunes®  
or Google™ Play Store



Federally insured by NCUA

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# Fee Schedule

**PARTNER**  
COLORADO CREDIT UNION

*Moving You Ahead.*