

## 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>7</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
Overdraft Line of Credit	\$5 per year

Wherever.

### ARVADA BRANCH (MAIN)

6221 Sheridan Blvd.  
Arvada, CO 80003

#### lobby hours:

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

#### drive-up hours:

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

### LITTLETON BRANCH

5150 S. Federal Blvd.  
Littleton, CO 80123

#### lobby hours:

Mon-Fri: 9:00-5:00

#### drive-up hours:

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

### STAPLETON BRANCH

4000 Quebec St.  
Denver, CO 80216

#### lobby hours:

Mon-Fri: 9:00-5:00

#### 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

#### lobby hours:

Mon-Fri: 8:00-5:00\*

### HEALTHONE BRANCH

Rose Medical Center  
4567 E. 9th Ave.  
Denver, CO 80220

#### lobby hours:

Mon-Fri: Hours may vary.  
Available by appointment,  
call for details.

\*CLOSED DAILY FOR LUNCH 1:00-2:00

Whenever!

### TOTAL SOLUTIONS CONTACT CENTER

303.422.6221

800.367.2474

### NATIONAL CO-OP SHARED BRANCHES & ATMs

[www.co-opcreditunions.org/locators](http://www.co-opcreditunions.org/locators)



### 24 HOUR TOTAL SOLUTIONS

Online: [www.PartnerColoradoCU.org](http://www.PartnerColoradoCU.org)

Mobile: Search for Partner Colorado on  
iTunes® or Google Play™ Store



Federally Insured by NCUA

17052/11-01-17



Fee Schedule

**PARTNER**  
COLORADO CREDIT UNION

*Moving You Ahead.*

# FEE SCHEDULE

## GENERAL SERVICE FEES

Account Research	\$30 per hour (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 Recovery Services <sup>2</sup>	\$1.95 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
PayPal Transfer Fee	\$1 per occurrence
Regulation D <sup>3</sup>	\$10 per occurrence
Replacement of Drive Up Canister	\$150 per incident
Returned Deposited Item	\$30 per item
Returned Statement	\$5 per occurrence

## GENERAL SERVICE FEES

Self-to-Self Returned Deposited Item	\$50 per item
Shared Branch Withdrawals	\$2 per transaction (4 free per month)
Wire Confirmation	\$10 per request

## CARD FEES

Annual ATM Card	\$10 per year (free if minor)
ATM Withdrawal	\$1 per transaction (4 free per month)
Cash Advance (whichever is greater)	\$2 or 1% of amount
Credit Card Over Limit	\$15 per occurrence
Credit Card Late Payment (whichever is greater)	\$25 or minimum payment
Gift Card (Travel or Everyday Spend)	\$5 per item
Gift Card	\$3.95 per item
Non CO-OP ATM Withdrawal <sup>4</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

Close/Re-Open Account	\$10 per occurrence
Copy of Check	\$5 per item (free online)
Courtesy Pay Fee (Members Choice Checking)	\$35 per item (\$30 per item)
High Interest Checking, Non-Qualified Account Fee <sup>5</sup>	\$5 per month
Interest Checking Below Minimum Balance	\$10 per month
Members Choice Checking	\$10 per month
Non-Sufficient Funds (NSF)	\$35 per occurrence
Overdraft Transfer from Savings	\$3 per day, if used
Personal Checks	Varies by style
Second Chance Checking (With Direct Deposit)	\$10 per month (\$5 per month)
Stop Payment Fee (single or series)	\$30 per request in-branch \$20 per request online
Temporary Checks	\$4 per page
Value Choice Checking	\$5 per month

## SAFE DEPOSIT BOX FEES

BOX RENTAL SIZE	ANNUAL FEE	SENIORS FEE <sup>6</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.

Subject to Availability: Some services not available at all branch locations. Depending on your household relationship, some fees on this guide may be waived. Youth accounts receive special discounts; see a representative for details. Unless otherwise noted fees are per item or occurrence. <sup>1</sup>Savings accounts that are inactive or have less than a \$100 balance will be charged. <sup>2</sup>This service is included in the monthly charge for Members Choice and Value Choice Checking. <sup>3</sup>If the total withdrawals or transfers from the savings, club savings or money market should exceed the maximum of six transactions per month, this charge will be assessed. <sup>4</sup>Members are responsible for any surcharge fee that applies from non CO-OP or Partner Colorado ATM machines. <sup>5</sup>Members will be charged if the following three (3) requirements are not met: (1) complete twenty signature-based debit card transactions monthly (\$5 minimum per transaction), (2) utilize e-statements, and (3) use Online or Mobile Banking with a valid e-mail address. <sup>6</sup>Members qualify for Senior Discount at age 55. <sup>7</sup>Fee is determined by the type of request.