



Fee Schedule

Effective Date: August 7, 2023

GENERAL FEES

Account Research	\$30 per hour (Minimum 1 hour)
Automated Clearing House (ACH) Origination	Varies
ACH Stop Payment	\$30 per item
ACH Authorization Revoke Return	\$30 per item
Check Cashing ¹	\$5 per check
Copy, Fax or Print Services	\$2 per page
Coin Machine Transaction	Free (10% for non-members)
Domestic Wire Transfer	\$20 per wire
Foreign Processing	\$30 per item
Foreign Returned Item	Varies
Garnishment/Levy	\$50 per item
Identity Theft Aid ²	\$2 per month
Incoming Wire Transfer	\$10 per wire
Low Balance (Accounts with less than \$100)	\$5 per month
Money Market Below Minimum Balance	\$10 per month
Notary	Free (\$5 non-member)
Official Check	\$3 per check
Returned Deposited Item	\$15 per item
Returned Mail	\$5 per month
Wire Confirmation	\$10 per request
Self-to-Self Returned Deposited Item	\$50 per item
Shared Branch Withdrawals	\$2 per transaction (4 free per month)

CARD FEES

Annual ATM Card	\$10 per year
ATM Withdrawal	\$1 per transaction (4 free per month)
Cash Advance	\$2 or 1% of amount (whichever is greater)
Credit Card Late Payment	\$15 or minimum payment (whichever is greater)
Gift Card	\$5.95 per item
Non CO-OP ATM Withdrawal ⁵	\$1 per transaction
Re-Issue Lost Card	\$10 per occurrence
Rush Card Order	\$25 per occurrence
VISA Receipt Copy	\$15 per occurrence
VISA Foreign Currency Exchange (ISA)	1% of transaction

CHECKING ACCOUNT FEES

Ascent Checking ⁴	\$2 per month
Copy of Check	\$5 per item (free online)
Courtesy Pay Fee	\$35 per incident (\$25 for Elevated Checking)
Elevated Checking	\$7 per month
Elevated High-Interest Checking ⁵	\$8 per month
Essential Checking ⁶	\$9 per month
Fresh Start Checking	\$10 per month (\$5 with direct deposit)
Non-Sufficient Funds (NSF)	\$35 per incident
Personal Checks	Varies by style
Stop Payment on a Check (single or series)	\$30 per request in branch \$20 per request online
Temporary Checks	\$4 per page

SAFE DEPOSIT BOX FEES

BOX RENTAL SIZE	ANNUAL FEE	SENIOR FEE ⁷
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

Boxes only available at Arvada, Aurora and Littleton branches.

LOAN PRODUCT FEES

ACH Loan Payment by Phone	\$5 per transaction
ACH Loan Payment on Website	\$2 per transaction
ACH Loan Payment via Online Banking	FREE
Duplicate Title	\$25 per occurrence
First Mortgage Deed Release	\$28 per occurrence
First Mortgage External Subordination ⁸	Up to \$250 per item
Late Payment	\$15 per incident
Loan Maintenance	\$25 per modification
Loan Payment via Credit Card	\$16 per transaction
Real Estate Late Payment	5% monthly payment

Unless otherwise noted fees are per item or occurrence. ¹Savings accounts that are inactive or have less than a \$100.00 balance will be charged. ²Subject 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. ³Member is responsible for any surcharge fee at non CO-OP or Partner Colorado ATM. ⁴Fee reduced by \$2.00 if Identity Theft Aid is removed. ⁵Fee applies 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. ⁶Fee reduced by \$7.00 by maintaining a \$100 balance or enrolling in eStatements. Reduced by \$2.00 if Identity Theft Benefit is removed. ⁷Members qualify for Senior Discount at age 55. ⁸Fee is determined by the type of request.



Federally insured by NCUA