



Fee Schedule

Effective Date: July 21, 2025

GENERAL FEES

Account Research	\$30 per hour (Minimum 1 hour)
Automated Clearing House (ACH) Origination	Varies
ACH Stop Payment	\$10 per item
ACH Authorization Revoke Return	\$10 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
Incoming Wire Transfer	\$10 per wire
Money Market Below Minimum Balance	\$10 per month
In-Branch Notary	Free (\$5 non-member)
DocuSign Electronic Notary	\$25 per item
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

CHECKING ACCOUNT FEES

Copy of Check	\$5 per item (free online)
Courtesy Pay Fee	\$35 per incident (\$25 for Elevated Checking)
Benefits Checking ³	\$7 per month
Premium Interest Checking Below Minimum Balance	\$7 per month
Non-Sufficient Funds (NSF)	\$35 per incident
Personal Checks	Varies by style
Stop Payment on a Check	\$10 per item
Temporary Checks	\$4 per page

CARD FEES

Annual ATM Card	\$10 per year
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
Card Replacement	\$10 per occurrence
Rush Card Order	\$25 per occurrence
VISA Receipt Copy	\$15 per occurrence
VISA Foreign Currency Exchange (ISA)	1% of transaction

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 ²	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

SAFE DEPOSIT BOX FEES

BOX RENTAL SIZE	ANNUAL FEE	SENIOR FEE ⁶
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.		

GRANDFATHERED ACCOUNTS AND FEES

Elevated Checking	\$7 per month
Elevated High-Interest Checking ⁶	\$8 per month
Essential Checking ⁷	\$9 per month
Fresh Start Checking	\$10 per month (\$5 with direct deposit)
High-Interest Checking Below Minimum Balance	\$7 per month
Identity Theft Aid ²	\$2 per month
Courtesy Pay Fee	\$25 for Elevated Checking

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. ²Fee is determined by the type of request. ³Fee will be assessed monthly, after the initial grace period of two statement cycles for all new checking accounts. ⁴Member is responsible for any surcharge fee at non CO-OP or Partner Colorado ATM. ⁵Fee reduced by \$2.00 if Identity Theft Aid is removed. ⁶Members qualify for Senior Discount at age 55. ⁷Fee 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. ⁸Fee reduced by \$7.00 by maintaining a \$100 balance or enrolling in eStatements. Reduced by \$2.00 if Identity Theft Benefit is removed.