

Please call the credit union at 303.234.1700 to obtain current rate information. Additional Truth-in-Savings disclosures available upon request.

Anticipated Dividend Rate/ Interest Rate	Type of Account	Annual Percentage Yield (APY)**	Minimum Balance to Obtain APY	Compounding/ Crediting Frequency
Savings Accounts				
0.05%*	Prime Share	0.05%	Entire balance	Monthly
	Youth Share (Age 0-17)			
2.00%*	First Tier	2.01%	Up to \$1,000.00	Monthly
0.05%*	Second Tier	0.05%	\$1,000.01 and over	Monthly
0.35%	Holiday	0.35%	\$5.00	At maturity
0.05%*	Uniform Transfer to Minors	0.05%	Entire balance	Monthly
0.05%*	Special Share (Savings)	0.05%	Entire balance	Monthly
0.05%*	Multiple Share	0.05%	Entire balance	Monthly
0.05%*	Representative Payee	0.05%	Entire balance	Monthly
0.05%*	Secured Card Share (Savings)	0.05%	Entire balance	Monthly
0.05%*	Trust Share	0.05%	Entire balance	Monthly
0.05%*	Business Savings	0.05%	Entire balance	Monthly
Checking Accounts				
0.10%*	Interest Checking	0.10%	\$1,000 minimum	Monthly
	Interest Rewards Checking			
2.96%†*	First Tier	3.00%	Up to \$10,000.00	Monthly
0.20%†*	Second Tier	0.20%	\$10,000.01 and over	Monthly
0.05%*	Interest rate if requirements are not met	0.05%	Entire balance	Monthly
Money Market Accounts				
0.05%*	First Tier	0.05%	\$1,000 - \$2,499.99	Monthly
0.10%*	Second Tier	0.10%	\$2,500 - \$9,999.99	Monthly
0.12%*	Third Tier	0.12%	\$10,000 - \$24,999.99	Monthly
0.15%*	Fourth Tier	0.15%	\$25,000 - \$44,999.99	Monthly
0.20%*	Fifth Tier	0.20%	\$45,000 - \$99,999.99	Monthly
0.25%*	Sixth Tier	0.25%	\$100,000 and over	Monthly
High Yield Money Market Accounts				
0.25%*	First Tier	0.25%	\$10,000 - \$24,999.99	Monthly
0.30%*	Second Tier	0.30%	\$25,000 - \$44,999.99	Monthly
0.35%*	Third Tier	0.35%	\$45,000 - \$99,999.99	Monthly
0.50%*	Fourth Tier	0.50%	\$100,000 and over	Monthly
Individual Retirement Accounts (IRAs) / Coverdell Education Savings Accounts (ESAs)				
<i>IRA accounts are separately insured up to \$250,000 by NCUA, an agency of the Federal Government.</i>				
0.12%*	Daily Deposit IRA Account - First Tier	0.12%	\$0 - \$24,999.99	Monthly
0.15%*	Second Tier	0.15%	\$25,000 - \$49,999.99	Monthly
0.20%*	Third Tier	0.20%	\$50,000 - \$99,999.99	Monthly
0.25%*	Fourth Tier	0.25%	\$100,000 and over	Monthly
0.35%	6 Month Term Certificate	0.35%	\$1,000 minimum	Quarterly
0.70%	Special 1 Year Term Certificate	0.70%	\$1,000 minimum	Quarterly
0.65%	2-1/2 Year Term Certificate	0.65%	\$1,000 minimum	Quarterly
0.95%	5 Year Term Certificate	0.95%	\$1,000 minimum	Quarterly
1.00%	7 Year Term Certificate	1.00%	\$1,000 minimum	Quarterly

*The Dividend Rate, Interest Rate and Annual Percentage Yield (APY) on these variable rate accounts may change at any time at the discretion of C•U•D.

** The APY is the total amount of dividends/interest to be paid on the account. This rate is calculated on the dividend/interest rate and frequency of compounding for an annual period. Fees could reduce earnings on the account. Early withdrawal penalties may apply on Certificates of Deposit.

† Interest Rate earned when monthly account requirements are met: At least 15 debit card transactions, Direct Deposit or Automatic Credit electronically posted to the account, and be enrolled in eStatements to receive higher interest rate.

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Anticipated Dividend Rate/ Interest Rate	Type of Account	Annual Percentage Yield (APY)**	Minimum Balance to Obtain APY	Compounding/ Crediting Frequency
Certificates				
0.05%	3 Month Term	0.05%	\$500 minimum	Monthly
0.25%	3 Month Term	0.25%	\$10,000 minimum	Monthly
0.30%	6 Month Term	0.30%	\$5,000 minimum	Monthly
0.40%	1 Year Term	0.40%	\$1,000 minimum	Monthly
0.70%	Special 13 Month Term	0.70%	\$5,000 minimum	Monthly
0.50%	18 Month Term	0.50%	\$1,000 minimum	Monthly
0.60%	2 Year Term	0.60%	\$1,000 minimum	Monthly
0.35%	12 Month Term Starter Certificate	0.35%	\$25 minimum	Monthly
0.55%	24 month Term Starter Certificate	0.55%	\$25 minimum	Monthly
0.65%	2-1/2 Year Term	0.65%	\$1,000 minimum	Monthly
0.75%	4 Year Term	0.75%	\$1,000 minimum	Monthly
0.95%	5 Year Term	0.95%	\$1,000 minimum	Monthly
1.00%	5 Year Term	1.00%	\$10,000 minimum	Monthly
Jumbo Certificates				
0.15%	30 Day Term	0.15%	\$50,000 minimum	Monthly
0.25%	60 Day Term	0.25%	\$50,000 minimum	Monthly
0.30%	90 Day Term	0.30%	\$50,000 minimum	Monthly
0.40%	180 Day Term	0.40%	\$50,000 minimum	Monthly
0.50%	270 Day Term	0.50%	\$50,000 minimum	Monthly
0.60%	1 Year Term	0.60%	\$50,000 minimum	Monthly

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† Interest Rate earned when monthly account requirements are met: At least 15 debit card transactions, Direct Deposit or Automatic Credit electronically posted to the account, and be enrolled in eStatements to receive higher interest rate.



Fee Schedule

Checking

Below Minimum Balance (Interest Checking)	\$5.00 each month
Copy of Check (2 FREE per statement cycle)	\$2.00
Copy of Check (same day)	\$4.00
Monthly Service Fee (Business/Organization Acct.)	\$10.00
Check Orders	Varies Per Order

Overdraft (OD)/Non Sufficient Funds (NSF) Fees

NSF **	\$30.00
OD Privilege * □	\$30.00
Paid NSF Point of Sale (Debit Card Advantage) * □ ^	\$30.00

* Per Occurrence
 ** Per Occurrence - to include multiple presentments
 □ NSF fee not charged when overdrawn balance does not exceed \$5.00
 ^ Paid NSF fee not charged when transactions of \$5.00 or less overdraws account

Stop Payment Order

Automatic Debit (ACH)	\$30.00
Post-Dated Check	\$30.00
Series of Checks	\$30.00
Check	\$30.00
Stop Payment Renewal	\$10.00

Prime Share (Savings)

Account Renumbering	\$50.00
Close Prime Share within 30 Days of Opening	\$20.00

Certificate

Early withdrawal penalties for certificates will be imposed as forfeiture of interest based on the original term of the certificate or \$20.00 (whichever is greater):

1 Year or Less	31 Days of Interest
Over 1 Year But Less Than 5 Years	90 Days of Interest
5 Years Or More	180 Days of Interest

Individual Retirement Account

Close Account Prior to Age 59-1/2	\$10.00
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High Yield Money Markets

Withdraw/Transfer in excess of 3 per month	\$10.00 each
Below Minimum Balance	\$10.00 each month

Loans

Levies, Garnishments	\$50.00
Subordination Agreement	\$100.00
Consumer Loan Late Fee (after 10 days)	\$15.00
Mortgage Loan Late Fee	5% of scheduled principal and interest payment

Telephone Transfers/CUD Online/Call 24

Credit Union Check via CUD Online/Call24 (4 <i>free</i> per month)	\$1.00
Telephone Inquiry & Transfer that could be made through Call-24 (fee waived for Prime Time members)	\$2.00

Excess Transfer Fee

Not currently in effect	\$0.00
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Cards

Any costs incurred by the Credit Union to recover canceled or revoked card(s) will be passed on to the member.

Credit Card Late Payment Fee (after 10 days)	\$15.00
Reissue Card Fee	\$10.00 each card
Reissue Card PIN	\$5.00 each card
Credit Card Rush Order Replacement Card	\$45.00
Credit Card Rush Order Replacement Card (24 Hrs.)	\$85.00
Design Your Own Card	\$9.95/image change
Sales Draft Copy	\$5.00
Statement Copy	\$5.00
Foreign Transaction Fee - (All debit/credit card transactions made in foreign countries, in foreign currencies, or initiated by phone or Internet w/parties located outside of the U.S.)	1% (calculated on final settlement amount in US dollars)
ATM Fee (see website for exempt ATM list)	\$1.00
ATM Empty Envelope Deposit	\$30.00
Statement Request from ATM (ATM owner(s) may charge an additional fee)	\$0.50

Miscellaneous

Call Center Payment Convenience Fee	\$10.00
Collection Items	
Domestic/Canada	Incoming \$20.00
	Outgoing \$20.00
International	Outgoing \$25.00
Credit Union Bylaws (Members Only)	\$10.00
Credit Union Official Check (after 4 per month via Call-24 and cudonline combined) (1 FREE per month for CUD members only)	\$1.00
Currency (Special Large Cash Orders) Credit Union Policy Manual (Members Only)	\$1.50 per \$1000 \$50.00 or \$5.00 on disk
Dormant Account (after first 12 months) Loan	\$12.00/year
Payment Coupons (12)	\$5.00/year
Money Order	\$2.00 each
Non-Member Official Check	\$10.00 each
Notary Fee	\$2.00 per document for non-members
Photocopies	\$0.20 per copy
Reconciliation - (ie: check registers, credit statements)	\$50.00 per hour
Research	\$50.00 per hour
Returned Deposit Items	\$15.00
Returned Items (Self-to-self)	\$20.00
Bad Address	\$5.00/month
Rolled Coin Purchase (amounts over \$100)	\$1.50 per \$100 plus \$0.06 per roll
	<i>Cash ordering is not provided to non-members</i>
Statement Copy	\$5.00 per statement
Taking or Jamming Canister (Drive-up)	\$75.00
Wire Transfer (International)	\$40.00
Wire Transfer (Domestic)	\$20.00
Safe Deposit Box	
3" x 5"	\$20.00 per year
3" x 10"	\$35.00 per year
5" x 10"	\$50.00 per year
10" x 10"	\$75.00 per year
Drill Fee	\$155.00
Key Deposit	\$10.00
Lost Key	\$20.00
Late Fee	\$10.00



Text your location to
MYCOOP (91989)
 to find at
 FREE Co-Op ATM
 near you.

Truth-in-savings disclosures available upon request
cudenver.com | 303.239.1150

