

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

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

NSF Fees (including paid NSF Fees)	
ATM Overdraft	\$30.00
Automatic Debit (ACH)	\$30.00
Overdraft Privilege/Debit Card Advantage - Paid NSF Fee	\$30.00
Debit Card Overdraft	\$30.00
Share Draft	\$30.00
Uncollected Share Draft	\$30.00

Stop Payment Order	
Automatic Debit (ACH)	\$30.00
Post-Dated Share Draft	\$30.00
Series of Share Drafts	\$30.00
Share Draft	\$30.00
Stop Payment Renewal	\$10.00

Certificate of Deposit (Share Certificate)	
Early withdrawal penalties for certificates of deposit 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

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	1% of US dollar amount of transaction
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

Telephone Transfers/CUD Online/Call 24	
Credit Union Check via CUD Online/Call24 (4 <b>free</b> per month)	\$1.00

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

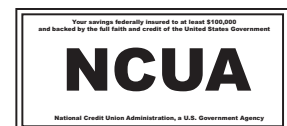
Miscellaneous		
Call Center Payment Convenience Fee ( <i>May 1st</i> )		\$5.00
Collection Items		
Domestic/Canada	Incoming	\$20.00
	Outgoing	\$20.00
International	Outgoing	\$25.00
Credit Union Bylaws (Members Only)		\$10.00
Credit Union Official Check (1 FREE per month for CUD members only)		\$1.00
Currency (Special Large Cash Orders)		\$1.50 per \$1000
Credit Union Policy Manual (Members Only)		\$50.00 or \$5.00 on disk
Dormant Account (after first 12 months)		\$12.00/year
Loan 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 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



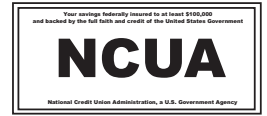
Text your location to  
**MYCOOP (692667)**  
to find at  
FREE Co-Op ATM  
near you.

**cudenver.com | 303.239.1150**





# Investment Rates



Rates are current as of 7/01/2016. 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
<b>Savings Accounts</b>				
0.11%	Prime Share	0.11%	Entire balance	Monthly
<b>2.00%</b>	<b>Max Club Youth Savings (Age 0-17)</b>			
	First Tier	<b>2.01%</b>	<b>Up to \$1,000.00</b>	<b>Monthly</b>
0.11%	Second Tier	0.11%	\$1,000.01 and over	Monthly
0.15%	Holiday Account	0.15%	\$5.00	At maturity
0.10%***	Share Draft (Checking) w/Interest	0.10%	\$1,000 minimum	Monthly
0.11%***	Uniform Transfer to Minors	0.11%	Entire balance	Monthly
0.11%***	Special Share (Savings) Account	0.11%	Entire balance	Monthly
0.11%***	Secured Card Share (Savings) Account	0.11%	Entire balance	Monthly
<b>Money Market Accounts</b>				
0.11%***	First Tier	0.11%	\$1,000 - \$2,499.99	Monthly
0.13%***	Second Tier	0.13%	\$2,500 - \$9,999.99	Monthly
0.18%***	Third Tier	0.18%	\$10,000 - \$24,999.99	Monthly
0.20%***	Fourth Tier	0.20%	\$25,000 - \$44,999.99	Monthly
0.25%***	Fifth Tier	0.25%	\$45,000 - \$99,999.99	Monthly
0.40%***	Sixth Tier	0.40%	\$100,000 and over	Monthly
<b>Certificates</b>				
0.11%	3 Month Term	0.11%	\$500 minimum	Monthly
0.20%	3 Month Term	0.20%	\$10,000 minimum	Monthly
0.25%	6 Month Term	0.25%	\$5,000 minimum	Monthly
0.50%	1 Year Term	0.50%	\$1,000 minimum	Monthly
<b>1.25%</b>	<b>Special 13 Month Term</b>	<b>1.25%</b>	<b>\$5,000 minimum</b>	<b>Monthly</b>
0.55%	18 Month Term	0.55%	\$1,000 minimum	Monthly
0.65%	2 Year Term	0.65%	\$1,000 minimum	Monthly
0.25%	12 Month Term Starter Certificate	0.25%	\$25 minimum	Monthly
0.45%	24 month Term Starter Certificate	0.45%	\$25 minimum	Monthly
0.75%	2-1/2 Year Term	0.75%	\$1,000 minimum	Monthly
1.25%	4 Year Term	1.25%	\$1,000 minimum	Monthly
1.49%	5 Year Term	1.50%	\$1,000 minimum	Monthly
1.54%	5 Year Term	1.55%	\$10,000 minimum	Monthly
<b>Jumbo Certificates</b>				
0.20%	30 Day Term	0.20%	\$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
<b>Individual Retirement Accounts (IRAs) / Coverdell Education Savings Accounts (ESAs)</b>				
<i>IRA accounts are separately insured up to \$250,000 by NCUA, an agency of the Federal Government.</i>				
0.15%***	Daily Deposit IRA Account - First Tier	0.15%	\$0 - \$24,999.99	Monthly
0.20%***	Second Tier	0.20%	\$25,000 - \$49,999.99	Monthly
0.25%***	Third Tier	0.25%	\$50,000 - \$99,999.99	Monthly
0.30%***	Fourth Tier	0.30%	\$100,000 and over	Monthly
0.25%	6 Month Term Certificate	0.25%	\$1,000 minimum	Quarterly
<b>1.25%</b>	<b>Special 1 Year Term Certificate</b>	<b>1.25%</b>	<b>\$1,000 minimum</b>	<b>Quarterly</b>
0.75%	2-1/2 Year Term Certificate	0.75%	\$1,000 minimum	Quarterly
1.55%	5 Year Term Certificate	1.55%	\$1,000 minimum	Quarterly
1.55%	7 Year Term Certificate	1.55%	\$1,000 minimum	Quarterly

\*The Dividend Rate and Annual Percentage Yield (APY) may change at the discretion and intervals by the Credit Union of Denver Board of Directors. Your account APY and Dividend Rates are shown above. \*\* 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.

\*\*\* The Interest Rate and APY on the variable rate accounts may change at any time, at the discretion of the Asset/Liability Committee.