



# Investment Rates

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>Youth Savings Account (Age 0-17)</b>				
<b>2.00%*</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
0.50%	Holiday Account	0.50%	\$5.00	At maturity
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>Checking Accounts</b>				
0.10%***	Share Draft (Checking) w/Interest	0.10%	\$1,000 minimum	Monthly
<b>Interest Rewards Checking</b>				
<b>2.96%†</b>	<b>First Tier</b>	<b>3.00%</b>	<b>Up to \$10,000.00</b>	<b>Monthly</b>
<b>0.20%†</b>	<b>Second Tier</b>	<b>0.20%</b>	<b>\$10,000.01 and over</b>	<b>Monthly</b>
0.05%***	Interest rate if requirements are not met	0.05%	Entire balance	Monthly
<b>Money Market Accounts</b>				
0.11%***	First Tier	0.11%	\$1,000 - \$2,499.99	Monthly
0.30%***	Second Tier	0.30%	\$2,500 - \$9,999.99	Monthly
0.40%***	Third Tier	0.40%	\$10,000 - \$24,999.99	Monthly
0.50%***	Fourth Tier	0.50%	\$25,000 - \$44,999.99	Monthly
0.75%***	Fifth Tier	0.75%	\$45,000 - \$99,999.99	Monthly
1.00%***	Sixth Tier	1.00%	\$100,000 and over	Monthly
<b>High Yield Money Market Accounts</b>				
1.00%***	First Tier	1.00%	\$10,000 - \$24,999.99	Monthly
1.49%***	Second Tier	1.50%	\$25,000 - \$44,999.99	Monthly
1.74%***	Third Tier	1.75%	\$45,000 - \$99,999.99	Monthly
1.99%***	Fourth Tier	2.00%	\$100,000 and over	Monthly
<b>Certificates</b>				
0.11%	3 Month Term	0.11%	\$500 minimum	Monthly
0.30%	3 Month Term	0.30%	\$10,000 minimum	Monthly
0.50%	6 Month Term	0.50%	\$5,000 minimum	Monthly
1.25%	1 Year Term	1.25%	\$1,000 minimum	Monthly
<b>2.72%</b>	<b>Special 13 Month Term</b>	<b>2.75%</b>	<b>\$5,000 minimum</b>	<b>Monthly</b>
1.30%	18 Month Term	1.30%	\$1,000 minimum	Monthly
1.49%	2 Year Term	1.50%	\$1,000 minimum	Monthly
1.00%	12 Month Term Starter Certificate	1.00%	\$25 minimum	Monthly
1.25%	24 month Term Starter Certificate	1.25%	\$25 minimum	Monthly
1.74%	2-1/2 Year Term	1.75%	\$1,000 minimum	Monthly
1.99%	4 Year Term	2.00%	\$1,000 minimum	Monthly
2.57%	5 Year Term	2.60%	\$1,000 minimum	Monthly
2.82%	5 Year Term	2.85%	\$10,000 minimum	Monthly
<b>Jumbo Certificates</b>				
0.30%	30 Day Term	0.30%	\$50,000 minimum	Monthly
0.40%	60 Day Term	0.40%	\$50,000 minimum	Monthly
0.50%	90 Day Term	0.50%	\$50,000 minimum	Monthly
0.75%	180 Day Term	0.75%	\$50,000 minimum	Monthly
1.00%	270 Day Term	1.00%	\$50,000 minimum	Monthly
1.49%	1 Year Term	1.50%	\$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>				
0.30%***	Daily Deposit IRA Account - First Tier	0.30%	\$0 - \$24,999.99	Monthly
0.50%***	Second Tier	0.50%	\$25,000 - \$49,999.99	Monthly
0.75%***	Third Tier	0.75%	\$50,000 - \$99,999.99	Monthly
1.00%***	Fourth Tier	1.00%	\$100,000 and over	Monthly
0.50%	6 Month Term Certificate	0.50%	\$1,000 minimum	Quarterly
<b>2.73%</b>	<b>Special 1 Year Term Certificate</b>	<b>2.75%</b>	<b>\$1,000 minimum</b>	<b>Quarterly</b>
1.74%	2-1/2 Year Term Certificate	1.75%	\$1,000 minimum	Quarterly
2.58%	5 Year Term Certificate	2.60%	\$1,000 minimum	Quarterly
2.82%	7 Year Term Certificate	2.85%	\$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.

\*\* 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.

† Interest Rate earned when account requirements are met. The Interest Rate and APY on the variable rate accounts may change at any time, at the discretion of the Asset/Liability Committee.

Prime Share (Savings)	
Account Renumbering	\$50.00
Close Prime Share within 30 Days of Opening	\$20.00
High Yield Money Market	
Withdraw/Transfer in excess of 3 per month	\$10.00 each
Below Minimum Balance	\$10.00 each month
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
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
Check	\$30.00
Uncollected Check	\$30.00
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
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		\$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) <i>Cash ordering is not provided to non-members</i>		\$1.50 per \$100 plus \$0.06 per roll
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



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