

Account Disclosure Fee Supplement

The following Fees are effective as of 10/1/2018

For questions call: (505) 243-6751 or (800) 880-7974

Approved 09/26/2018 Board Meeting

Regular Share (Savings) Accounts	
Minimum Balance Fee	\$5.00 per month if all Regular share accounts drop below \$25.00 during the month
Excess Transaction Fee (Reg D)	\$5.00 per withdrawal after six (6) per month
Return Item Fee	\$30.00 per pre-authorized debit
Check Cashing Fee	2.00% of check amount or \$4.00 whichever is greater (No fee will be assessed as long as member maintains \$150.00 or more in a share product)
Inactive Account Fee	\$5.00 per month (After 12 consecutive months of inactivity)
Share Draft (Checking) Accounts	
Minimum Balance Fee for Prestige Checking if \$2500 balance is not maintained.	\$10.00 per month
Minimum Balance Fee for Preferred Checking if \$500 balance is not maintained.	\$5.00 per month
Minimum Balance Fee for Prime Checking if \$100 balance is not maintained and no eStatements are established.	\$5.00 per month
Opportunity Account (2nd Chance Checking) - 12 months probationary period	\$7.00 per month service charge
Overdraft Transfer Fee from Savings	\$5.00 per transfer
Overdraft Transfer Fee from LOC	\$5.00 per transfer
Excess Check Fee	\$0.30 per check processed per month exceeding 30 Checks
Non-Sufficient Funds (NSF) Fee	\$30.00 per item/\$35.00 per item (Opportunity Account)
Share Draft Copy Fee	\$2.50 per check copy
Stop Payment Fee	\$30.00 per check, debit or series
Return Item Fee	\$30.00 per pre-authorized debit
Handling Fee for Returned Personal Checks from Member's Other Financial Institution	\$25.00/Item
Handling Fee for Returned Check Deposit from Another Party	\$3.50/Item
Counter Checks	\$2.50 per page
Check Printing Fee	Prices may vary depending upon style
Check Card/Electronic Funds Transfer	
Debit/Credit Card Replacement Fee	\$10.00 per card (after 1st card or reorder card sent). A fee of \$30.00 will apply for all expedited requests and actual shipping and handling costs.
PIN Replacement Fee	\$2.00 per pin
Non-CU Anytime ATM Transaction Fee	\$2.00 per transaction
Loan Fees	
Express Loan Application Fee	\$20.00
Emergency Loan Application Fee	\$40.00

Loan Documentation Fee	\$90.00 per loan
Home Equity LOC Loan Documentation Fee	\$150.00
Home Equity Line of Credit Origination Fee	1% of loan amount (new money only)
Loan Late Fee	5.00% of amount due or \$30.00 whichever is greater, after 10 days past due
Skip-a-Pay	\$25.00
Credit Card Loan Late Fee	\$25.00
Other Service Fees	
Notary Fee (non-member only)	\$5.00
Telephone Transfers	\$2.50 per transfer
Credit Card Advance by Phone	\$5.00/each advance
Account History Printout Fee	\$2.50 per statement
Account Reconciliation Fee	\$25.00 per hour
Account Research Fee	\$25.00 per hour
Account Reassignment Fee	\$30.00 per account
Money Orders	\$2.00 per money order
Visa Gift Card	\$2.50 per card
Reloadable Debit Card	\$4.00 per card
Reload Fee (Debit Card)	\$2.00 per reload
Cashier's Check Fee (Guaranteed)	\$5.00 per check for members, and \$10.00 per check for non-members
Outgoing Wire Transfers (Domestic)	\$20.00 per wire
Incoming Wire Transfers (Domestic)	\$10.00 per wire
Check Collection Fee	\$10.00 per item
Garnishments & Levies	\$50.00 per Garnishment/Levy
Account Number Change	\$10.00 per member number
Bad or Missing Address Fee	\$5.00 per item
Statement Return Fee	\$5.00/Item
Fax Services/Requests	\$2.00 per page
Christmas Club/Vacation Club Per Excess Withdrawal-Fee	\$10.00 per excess withdrawal
Safe Deposit Box Fee Schedule	
	Annual Rent
2 x 5	\$12.00 - North Valley Only
3 x 5	\$15.00 North Valley & Cherry Hills Only
5 x 5	\$25.00 All Branches
3 x 10	\$35.00 All Branches
6 x 10	\$45.00 All Branches
9 x 10	\$65.00 Farmington Only
Key Deposit (2)	\$5.00
Key Replacement Fee	\$7.50 per lost key
Drilling Charge for 2 lost keys	Varies depending on charges from Locksmith

The above fees may be assessed against your account and the above transactions limitations, if any, apply to your account.