

Account Disclosure Fee Supplement

The following Fees are effective as of 10/1/2019
 For questions call: (505) 243-6751 or (800) 880-7974

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	\$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	\$65.00 per loan
Loan Late Fee	5.00% of amount due or \$30.00 whichever is greater, after 10 days past due
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
Cashier's Check Fee (Shared Branching)	\$7.00 per check
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	\$40.00 per garnishment/levy
Account Number Change	\$10.00 per member number
Bad or Missing Address Fee	\$5.00 per item
Statement Return Fee	\$2.50/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 - Coors Only
3 x 5	\$15.00 Coors & 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.

Board approved 10-01-2019