

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>				
0.05%*	Prime Share	0.05%	\$5	Monthly
	Youth Share (Age 0-17)			
2.00%*	First Tier	2.01%	\$5 to \$1,000.00	Monthly
0.05%*	Second Tier	0.05%	\$1,000.01 and over	Monthly
1.25%	Holiday	1.25%	\$5	At maturity
0.05%*	Uniform Transfer to Minors	0.05%	\$5	Monthly
0.05%*	Special Share (Savings)	0.05%	\$5	Monthly
0.05%*	Multiple Share	0.05%	\$5	Monthly
0.05%*	Representative Payee	0.05%	\$5	Monthly
0.05%*	Secured Card Share (Savings)	0.05%	\$5	Monthly
0.05%*	Trust Share	0.05%	\$5	Monthly
0.05%*	Business Savings	0.05%	\$5	Monthly
<b>Checking Accounts</b>				
0.10%*	Interest Checking	0.10%	\$1,000 minimum	Monthly
	Interest Rewards Checking			
4.88%†*	First Tier	5.00%	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%		Monthly
<b>Money Market Accounts</b>				
0.05%*	First Tier	0.05%	\$1,000 - \$2,499.99	Monthly
0.20%*	Second Tier	0.20%	\$2,500 - \$9,999.99	Monthly
0.25%*	Third Tier	0.25%	\$10,000 - \$24,999.99	Monthly
0.30%*	Fourth Tier	0.30%	\$25,000 - \$44,999.99	Monthly
0.35%*	Fifth Tier	0.35%	\$45,000 - \$99,999.99	Monthly
0.40%*	Sixth Tier	0.40%	\$100,000 and over	Monthly
<b>High Yield Money Market Accounts</b>				
0.00%*	First Tier	0.00%	\$0 - \$9,999.99	Monthly
0.50%*	Second Tier	0.50%	\$10,000 - \$24,999.99	Monthly
0.60%*	Third Tier	0.60%	\$25,000 - \$44,999.99	Monthly
0.75%*	Fourth Tier	0.75%	\$45,000 - \$99,999.99	Monthly
1.00%*	Fifth Tier	1.00%	\$100,000 and over	Monthly
<b>Mile High Money Market (FKA Liquid Asset Account)</b>				
0.00%*	First Tier	0.00%	\$0 - \$24,999.99	Monthly
3.05%*	Second Tier	3.10%	\$25,000 - \$44,999.99	Monthly
3.29%*	Third Tier	3.35%	\$45,000 - \$99,999.99	Monthly
3.54%*	Fourth Tier	3.60%	\$100,000 - \$249,999.99	Monthly
3.78%*	Fifth Tier	3.85%	\$250,000 and over	Monthly

## Certificate & IRA Rates on Reverse

\*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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## Certificates

Certificates				
1.00%	3 Month Term	1.00%	\$500 minimum	Monthly
1.35%	3 Month Term	1.35%	\$10,000 minimum	Monthly
4.16%	6 Month Term	4.25%	\$5,000 minimum	Monthly
3.92%	1 Year Term	4.00%	\$1,000 minimum	Monthly
3.68%	18 Month Term	3.75%	\$1,000 minimum	Monthly
3.59%	2 Year Term	3.65%	\$1,000 minimum	Monthly
2.38%	12 Month Term Starter Certificate	2.40%	\$25 minimum	Monthly
2.96%	24 month Term Starter Certificate	3.00%	\$25 minimum	Monthly
3.73%	2-1/2 Year Term	3.80%	\$1,000 minimum	Monthly
3.06%	4 Year Term	3.10%	\$1,000 minimum	Monthly
3.44%	5 Year Term	3.50%	\$1,000 minimum	Monthly
3.44%	5 Year Term	3.50%	\$10,000 minimum	Monthly

Jumbo Certificates				
1.15%	30 Day Term	1.15%	\$50,000 minimum	Monthly
1.25%	60 Day Term	1.25%	\$50,000 minimum	Monthly
1.40%	90 Day Term	1.40%	\$50,000 minimum	Monthly
2.33%	180 Day Term	2.35%	\$50,000 minimum	Monthly
2.48%	270 Day Term	2.50%	\$50,000 minimum	Monthly
3.20%	1 Year Term	3.25%	\$50,000 minimum	Monthly

## IRAs

### Individual Retirement Accounts (IRAs) / Coverdell Education Savings Accounts (ESAs)

*IRA accounts are separately insured up to \$250,000 by NCUA, an agency of the Federal Government.*

0.85%*	Daily Deposit IRA Account - First Tier	0.85%	\$0 - \$24,999.99	Monthly
0.90%*	Second Tier	0.90%	\$25,000 - \$49,999.99	Monthly
0.95%*	Third Tier	0.95%	\$50,000 - \$99,999.99	Monthly
1.00%*	Fourth Tier	1.00%	\$100,000 and over	Monthly
4.18%	6 Month Term Certificate	4.25%	\$1,000 minimum	Quarterly
3.94%	1 Year Term Certificate	4.00%	\$1,000 minimum	Quarterly
3.74%	2-1/2 Year Term Certificate	3.80%	\$1,000 minimum	Quarterly
3.45%	5 Year Term Certificate	3.50%	\$1,000 minimum	Quarterly
3.50%	7 Year Term Certificate	3.55%	\$1,000 minimum	Quarterly

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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 * <input type="checkbox"/>	\$30.00
Paid NSF Point of Sale (Debit Card Advantage) * <input type="checkbox"/> ^	\$30.00

\* Per Occurrence  
 \*\* Per Occurrence - to include multiple presentments  
 Fee not charged when overdrawn balance does not exceed \$5.00  
 ^ 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

## Mile High Money Market (FKA Liquid Asset Account)

Withdraw/Transfer in excess of 1 free per month	\$10.00 each
Below Minimum Balance	\$20.00 each month

## Loans

Levies, Garnishments	\$50.00
Subordination Agreement	\$100.00
Consumer Loan Late Fee (after 10 days)	\$15.00
Mortgage Loan Late Fee	\$15 or 5% of scheduled principal & interest payment (whichever is greater)

## Telephone Transfers/CUD Online/Call 24

Credit Union Check via CUD Online/Call24 (4 free 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
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 <b>Official Check</b> (after 4 per month via Call-24 and cudonline combined) (1 FREE per month for CUD members only)	\$1.00
Shared Branch Member <b>Official Check</b>	\$1.00
Non-Member <b>Official Check</b>	\$10.00 each
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
Notary Fee for Non-Members	\$2.00 per document
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 a  
**FREE Co-Op ATM**  
 near you.

Truth-in-savings disclosures available upon request  
**cudenver.com | 303.234.1700**

