



Columbine

FEDERAL CREDIT UNION

Fee Schedule as of 09-2011

Savings Accounts

Member Fee (one Time Fee)	\$5.00
Inactive Acct. Fee Per Month (after 25 th)	\$5.00
Consumers United	\$5.00

Checking Accounts (SHARE DRAFTS)

ALL Member Checking (Direct Deposit & Visa Debit Card)	No Monthly Fee
Checking – Bal. Fee (falls below \$100 during Month)	\$5.00 Per Month
Business & Corporate Checking Account	\$7.00 Per Month

Checking & Saving Accounts Fees

Statement Printout	\$5.00 per month
Returned Statement (incorrect address)	\$2.00
Copy of paid draft	\$2.00 per item
Record Research (Minimum of 1 Hour)	\$20.00 per Hour
Account Reconciliation (Minimum of 1 Hour)	\$20.00 per Hour
Federal Express	\$25.00 per item
Non Member Check Cashing	\$5.00 per Check
Certified Checks (Cashiers Checks)	\$5.00 per Check
CFCU Checks (Payable to owner Free) To 3 rd party	\$3.00 per Check
Closed Account Fee (Accounts less than 6 months old)	\$10.00
Non Sufficient Funds (NSF)	\$28.00 per item
Overdrafts / Courtesy Pay	\$28.00 per item
Return Item Fee	\$28.00 per item
Returned Deposit / Loan Item	\$28.00 per item
Stop Payment Order	\$28.00 per item
Returned Deposit / Loan Item (from same Member)	\$28.00 per item
Deposited Item Return Fee	\$10.00 per item
Excessive Account Transfer Fee (after 6 trans)	\$3.00 per transfer

Visa Credit Card /Visa Debit Card / ATM & CO-OP ATM

Annual ATM Card	No Fee
CO-OP Network ATM Transaction Fee	No Fee
Out of Network ATM Transaction Fee	\$1.00
ATM Recovery Fee	\$65.00 each
Re-issue Of Pin Number (PIN)	\$5.00
Annual Visa Debit	No Fee
Overdraft Loan Late Fee (one day late)	3% of balance or \$25.00, whichever is greater
Visa Recovery Fee	\$65.00 each
Visa Replacement Card Fee	\$12.00
Visa ® Annual Fee	\$12.00
Visa ® Late Fee (one day late)	\$25.00
Visa ® Recovery Fee	\$65.00 each
Visa ® Replacement Card Fee	\$12.00

Other Fees

Collection Items (incoming & Outgoing)	\$20.00
Foreign Item Collection	Varies
Funds Transfers / Wires (domestic incoming)	\$10.00
Funds Transfers / Wires (domestic outgoing)	\$25.00
Funds Transfers / Wires (international)	\$100.00
Western Union	\$20.00
Funds Transfer (within Colorado CU System)	\$5.00
Legal Process Fee	\$50.00 each
Garnishment Processing Fee	\$50.00 each
Notary Service (Member)	No Fee
Notary Service (Non-Member)	\$5.00
Holiday Club (prior to maturity date)	\$5.00 per w/d
Touch Tone Teller Transactions	Free
Manual Transfers	\$1.00 per transfer

Loan Fees

Vehicle Title Document Fee	\$25.00
Subordination Fee	\$150.00
Loan Rate Change (Sub Action)	\$100.00
Loan Term Change (Sub Action)	\$50.00
Loan Extensions (Sub Action)	\$50.00
Skip Payment (Sub Action)	\$50.00
Late Payment Fee (see loan documents)	

Heloc & 2nd Mortgage Loan Fees

Application Fee	\$100.00
Flood Certificate	\$15.00
Value Check	\$25.00
Document Fee	\$80.00
Appraisal	\$450.00

Credit Union Service Center Transactions

Transactions (withdraw / deposits)	4 Free *
* Transaction Monthly, and then \$1.00 per transaction thereafter	
All Member & Student Checking	No Charge
Fee For deposits and loan payments	No Charge

CU Online Bill Payment Services

Bill Pay Access Fee (Up to 10 Transactions)	\$4.95 per month
Bill Pay (More than 10 transactions)	\$.50 each