

PERSONAL FEE SCHEDULE

SAVINGS ACCOUNT FEES

Holiday Club Early Withdrawal/Closure Fee	\$15.00 per (prior to maturity)
Holiday Club Re-Opening Fee	\$5.00 per (if account re-opened prior to maturity)
Vacation Club Withdrawal Fee	\$15.00 per (after 4 per year)
Money Market Excessive Withdrawal Fee	\$10.00 per (after 3 per month)
Savings/Share Re-Opening Fee	\$10.00 per
Savings/Share Excessive Withdrawal Fee	\$1.00 per (after 4 per month)
Third-Party Check Pay	\$2.00 per
NSF Transfer From Savings Fee	\$5.00 per

CHECKING ACCOUNT FEES

Check Printing Fee (Harland Clarke)	Fee varies depending on style (S.M.A.R.T Club checks free-1 box semi-annually)
Copy of Check Fee	\$2.00 per
Deposited Item Return Fee	\$10.00 per
Interest Checking Service Fee	\$7.00 per month (if \$500 minimum checking balance is not maintained)
Non-Sufficient Funds (NSF) Fee	\$30.00 per
NSF Paid-Item Fee	\$30.00 per
Courtesy Pay Fee	\$30.00 per
Stop Payment Fee ACH/Checking/Bill Pay	\$30.00 per
ACH NSF	\$30.00 per
Account Re-Open	\$10.00 per
ATM Card Fee	\$10.00 per
Temporary Checks Fee	\$0.20 per (waived for new accounts & S.M.A.R.T. Club)

LOAN PRODUCT FEES

Late Payment Fee	\$25.00 (varies based on loan product)
Loan Re-Application Fee	\$15.00 (expires after 3 months)
Subordination Fee	\$150.00 per

MASTERCARD® CREDIT CARD FEES

Late Charge Fee	\$25.00 per
NSF Fee for Credit Card Payment	\$25.00 per

PREPAID CARD FEES (Debit, Gift, Travel)

Travel Prepaid Card Fee	\$9.99 per
Reloadable Debit Card Fee	\$9.99 per
Gift Card Fee	\$3.00 per
In Branch Reload Fee	\$2.00 per

ELECTRONIC FUNDS TRANSFER FEES

Microfilm Development of VISA Sales Draft Fee	\$2.00 per
Nonproprietary ATM Withdrawal/Transfer Fee	\$1.00 per (after 6 ATM withdrawals in a month at no charge)
Rush Order on Plastic Card Fee	\$25.00 per
Rush Order on PIN Number Fee	\$25.00 per
NSF Fee	\$30.00 per
ATM Deposit Correction Fee	\$2.00 per
ATM/Service Center Returned Item	\$6.00 per
ATM Empty Envelope Deposit Fee	\$30.00 per

SAFE DEPOSIT BOX RENTAL FEES (Grand Junction Branch Only)

3" x 5"	\$29.00 annually
3" x 10"	\$49.00 annually
5" x 10"	\$49.00 annually
10" x 10"	\$99.00 annually
Change of Lock/Keys	\$10.00 per
Drilling of Box Fee	Paid directly to drilling service
Late Fee	\$20.00 (30 days past due)

OTHER SERVICE FEES (for all other accounts)

Account Reconciliation Fee	\$30.00 per hour
Account Research Fee	\$30.00 per hour
Cashier Check Fee (member)	\$5.00 per (waived for new accounts & S.M.A.R.T. Club)
Cashier Check Fee (non-member)	\$10.00 per
Check Cashing Fee (non-member on-us)	\$5.00 per
Deposited Item Return Fee	\$10.00 per
Dormant Account Fee	\$5.00 per quarter (after 2 years)
Fax Service, Personal Fee (long distance)	\$2.00 per (waived for S.M.A.R.T. Club)
Items Sent for Collection Fee	\$50.00 per
Legal Process Fee	\$50.00 per
Paper Statement	\$3.00 per
Photocopy of CU-Issued Check Fee	\$2.00 per
Returned Mail Fee	\$5.00 per
Signature Guarantee Fee	\$15.00 per
Statement Copy Fee (additional)	\$5.00 per
Shared Branching Fee	\$1.00 per transaction (after 6)
Plastic Card Replacement Fee	\$20.00 per
Non-Recurring Transfer Fee	\$12.00 per
PIN Replacement Fee	\$5.00 per
Wire Transfer Fee (International) (Half price for S.M.A.R.T. Club)	\$40.00 per
Wire Transfer Fee (outgoing) (Half price for S.M.A.R.T. Club)	\$20.00 per
NSF Fee	\$30.00 per
Foreign Deposit Collection Fee	\$20.00 per
Garnishment Fee	\$10.00 per garnishment