

Aurora Federal Credit Union Fee Schedule

Membership

Membership Fee	FREE
Youth Account (Superheroes Savings Club)	FREE

Checking

Advantage Checking Accounts	FREE
2nd Chance Checking (Monthly)	\$9.00
Overdraft Courtesy Transfer	FREE
Non-Sufficient Funds (Personal Account)	\$30.00
Non-Sufficient Funds (Business Account)	\$30.00
Return Deposited Item (Personal Account)	\$30.00
Return Deposited Item (Business Account)	\$30.00
Self-to-Self Return Deposited Item	\$35.00
Stop Payment	\$30.00
Check Copy (AFCU Account)	\$2.00
Check Copy (CU Check)	\$5.00
Check Orders	Varies
Temporary Checks (first 10 FREE with check order)	\$0.50 ea.
Account Reconciliation/Balancing	\$25.00/hr

Auto/RV Loans

Refinance	the higher of 1% or \$200
Colorado Auto Title & Filing	\$25.00
GAP Insurance (Auto/Motorcycle)	\$.330.00/\$355.00
Mechanical Breakdown Protection	Varies
Tax Saver Loan Filing	\$103.00
Uniform Commercial Code Filing	\$28.80
Coupon Book	\$10.00
Subsequent Action (one per loan/addtl)	FREE/ \$25.00
Late Fee (over 10 days past due)	\$25.00
Duplicate Titles	\$10.00
Life, Disability and Unemployment Debt Protection	Varies

Mortgage and Equity Loans

Refinance	the higher of 1% or \$200
Title Insurance	Determined by Issuer
Verification of Deposit	FREE
Appraisal (if required)	Cost
Home Equity Fixed Filing	Varies
Home Equity Variable Filing	Varies
Late Fee	\$25.00
Subordination Fee	\$150.00
Life, Disability and Unemployment Debt Protection	Varies
Land Title O&E Report	\$5.00

VISA Debit Card/ VISA Credit Card

VISA Debit Card	FREE
VISA Credit Card	FREE
VISA Credit Card Fraud Alert	FREE
Reissue PIN (mailer)	\$1.00
ATM Withdraw (first 10 a month/thereafter)	FREE/ \$2.00
Photocopy of Sales Draft	\$5.00
Card Replacement	\$12.00
Emergency Card	Cost
Late Fee (Credit Card over 10 days past due)	\$25.00
VISA C.C. Life, Disability & Unemployment Debt Protection	Varies
VISA International Processing Fee	3.00%

Effective 3/1/2019

(303) 755-2572 or (877) 755-2572 www.auroracu.com

Safe Deposit Box

Annual Rent for Various Sizes:

5"x5".....	\$40.00
3"x10".....	\$50.00
5"x10".....	\$60.00
3"x5".....	\$35.00
Late Payment (over 30 days).....	\$5.00
Drilling (abandoned box, etc.).....	Cost
Lost Key.....	\$35.00

Funds Transfer Fees

Virtual Branch A2A.....	FREE
Popmoney (1st 10/mth with Checking & DD/All others).....	FREE/\$.50
Popmoney Instant.....	\$3.00
Fast Cash.....	\$10.00
Bank Wire.....Outgoing...\$20.00 Incoming.....	\$10.00
Western Union.....	\$25.00
Bank Wire International.....	\$40.00

Additional Services

Virtual Branch Online Banking.....	FREE
Online Bill Pay.....	FREE
Telephone Teller (automated transaction information).....	FREE
Money Orders (\$1,000 maximum).....	\$2.00
CU Draft (first two a month/thereafter/Shared Branching).....	FREE/\$5.00/\$10.00
VISA Gift Card.....	\$2.50
Coin Counting (Mbr up to \$100/Mbr over \$100/Non-Mbr).....	FREE/5%/10%
Notary Service (member only).....	FREE
Signature Guarantee (member only).....	\$10.00
Overnight Document.....	Higher of \$20 or Cost
Account Research (one hour minimum).....	\$25.00/hr
Cash Advance Non-AFCU Card.....	\$35.00
Foreign Item Collection.....	Cost
Check Exchange (non-member).....	\$10.00
Member Check Cash – Balance < \$100 & No Loans.....	\$10.00
Non-Member Check Cash (on us item).....	\$10.00
Fax/Photocopy Fee (member only).....	\$1.00 per page
Shared Branch Deposit (first six a month/thereafter).....	FREE/ \$2.00
Shared Branch Withdrawal (first six a month/thereafter).....	FREE/ \$2.00
Qwik Loan Application.....	\$20.00
Phone Transaction/Inquiry Fee (self-service options not used).....	\$2.00

Account Maintenance

Early Christmas Club Withdraw (greater).....	Dividends/ \$25.00
Early Certificate Withdraw.....	Varies on Term
Account Closure (within six months of opening).....	\$15.00
Bad Address/Postal Address Correction.....	\$5.00/mth
Stmt Copies (current quarter/prior quarter).....	\$2.00/ \$10.00
Garnishment Service.....	\$50.00
Account Maintenance Fee (after one year).....	\$5.00/mth
Reopen Savings Account.....	\$10.00
Money Market Withdraw (over three/month).....	\$27.00
Reg D Violation.....	\$5.00
ATM Deposit Correction/Empty Envelope.....	\$5.00
Daily Negative Balance Fee.....	\$1.00

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