### Membership
- New Membership Fee (per member) ................. $5.00
- Membership Fee Youth/Teen Account .............. $2.50

### Checking
- Partner Paramout Checking Dues .................... $7.50/month
- Partner Checking Dues ................................ $5.00/month
- Non-Sufficient Funds Fee ............................ $30.00
- Overdraft Courtesy Fee ............................... $30.00
- Stop Payment: Member Draft, CU Draft or ACH Debit ...... $30.00
- Check Copy (Free online) ......................... $6.00
- Check Orders* ....................................... $6.00
- Account History Printout ............................ $5.00
- Temporary Checks ..................................... $6.00 per page of 3
- Overdraft Transfer from Account or Loan:
  - FREE Checking, Fitzsimons Checking .................. $3.00
  - Partner Checking ..................................... $2.00
  - Partner Paramout Checking .......................... $1.00

### VISA Debit Card/ATM Card
- VISA Debit Card Annual Fee (Fitzsimons Checking Only) ........ $12.00
- ATM Card Annual Fee ................................. $30.00
- Replacement ATM Card ............................... $30.00
- Replacement VISA Debit Card ....................... $12.00
- Reissue VISA Debit Card/ATM PIN ................ $4.00
- Withdrawals at Non-Fitzsimons-Owned ATMs: 4 per month: FREE
- Photocopy of Sales Draft .............................. $6.00
- ATM Deposit Adjustments (Returned Item) .......... $10.00 each
- ATM Adjustments (All Others) ....................... $10.00 each
- Empty ATM Deposit Envelope ....................... $25.00
- International Transactions
  - Single Currency (transactions in U.S. dollars) ....... 0.8% of transaction
  - Multi-Currency (transactions in foreign currency) ... 1% of transaction
- ATM Withdrawal ....................................... $2.00 per transaction

### Wire Fees
- Incoming Wire Fee (any source) ................. $5.00
- Wire Transfer Outgoing ............................. $15.00
- Wire Transfer Outgoing International .......... $40.00

### Loans
- Loan Payment (Phone) ............................. $10.00
- Loan Payment (Online) ............................. FREE
- Late Fee – Auto Loan (Direct/Indirect Dealer Loan) . $30.00/$15.00
- Late Fee – Real Estate Loan ....................... greater of $30.00 or 5% of payment amount
- Late Fee – all other loan types ...................... $30.00
- Skip-A-Payment Fee (for applicable loan types) ... $37.00
- Partners Instant Cash (PIC) Loan Application Fee ... $20.00
- Rate/Term Refinance (Auto/Sig) ............. the greater of 1% of refi amount or $200.00
- Rate/Term Refinance (Real Estate) .... the greater of 1% of refi amount or $400.00
- Subordination Fee ................................ $200.00
- Mortgage Verification ................................ $20.00
- Duplicate Year End 1098 Statement .......... $5.00 each

See lending disclosures and documents for other loan-related fees

### Safe Deposit Box
- Annual Rent for Various Sizes:
  - 5"x5" .................................................. $53.00
  - 3"x10" .............................................. $60.00
  - 5"x10" .............................................. $66.00
  - 10"x10" ............................................ $132.00
- Late Payment (over 30 days) ...................... $30.00
- Drilling (abandoned box, etc.) .............. greater of $250.00 or actual cost
- Lost Key ............................................. $45.00

### Specialty Accounts
- IRA/ESA transfer/closure fee ..................... $25.00
- IRA/ESA below minimum fee (per month) ........ $10.00
- Estate Account Fee ................................ Free for 2yrs; then $10.00/month

### Account/Loan Maintenance
- Levy/Garnishment ................................. $50.00
- Research/Reconciliation ......................... $27.00/hr, 1hr minimum
- Verification of Deposit ............................. $10.00
- Account Closure within 6 Months of Opening ........ $25.00
- Statement Copies (per statement) Free with e-statements
- Returned Check (Member as Payor/self-to-self) ... $30.00
- Returned Check (Non-Member Payor) ........ $15.00
- ACH Origination Returned Fee ................ $30.00
- Reopen account First Time/Each Additional Time .. $15.00/$25.00
- Regulation D Excess Activity Fee .......... $10.00 per transaction after 6/month
- Returned Mail Fee ................................ $5.00/month
- Dormant Account Fee after one year ......... $5.00/month

### Business Services
- Business Partner Checking Dues ............... $7.00/month
- Monthly Change Order Totals Above $1,000.00
  - Business Partner Checking ......................... 0.5% of total
- Express Business Checking ..................... 0.75% of total
- Express Business Checking Excessive Transaction Fee (>150) .... $10.00/month
- Overdraft Transfer from Business Savings to Business Checking .... $5.00

### Online Services
- Express Pay Fee (Expedited Payments in Online Bill Pay) .......... $14.95
- Account-to-account transfers (incoming) .......... FREE
- Account-to-account transfers (outgoing) .......... FREE

### Additional Services
- Paper Statement Fee ............................... $2.00 each***
- Expedited/Overnight Delivery ...................... at cost
- Check Cashing ....... $3.00 for share only below $250 balance; $5 non-members
- Credit Union Check/Cashier’s Check
  - Payable to Member (1 per day) ................. FREE
  - Payable to Other ................................ $5.00
- Exchange for Member Draft ....................... $5.00
- Notary Service for Members/Non-Members .......... FREE/$5.00
- Signature Guarantee (members only) .......... FREE
- Withdrawals at Non-Fitzsimons Shared Branches: First 4 per Month: FREE
  - $3.00 each Subsequent Withdrawal

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* Fee for Partner Paramout Checking Accounts
** Fee for Partner Checking accounts
+++ Waived for members under age 18, born on or before 1945; waived if signed-up for eStatements
§ Fee will decrease by $0.25 every time a debit card tied to this account is used

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**Schedule of Fees and Charges**

*Effective February 1, 2021*