

### Checking

Elite Advantage Checking Fee.....	\$7.50/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 <i>(Free online)</i> .....	\$6.00
Check Orders* .....	Depends on Style
Temporary Checks .....	\$6.00 per page of 3

### VISA Debit Card

Replacement Debit Card .....	\$15.00
Withdrawals at Fitzsimons-Owned ATMs.....	<b>FREE</b>
Withdrawals at Non-Fitzsimons-Owned ATMs: <b>4 per month: FREE</b> , then \$2.50/ea	
ATM Adjustments.....	\$10.00 each
International Transactions	
Single Currency (transactions in U.S. dollars).....	0.8% of transaction
Multi-Currency (transactions in foreign currency).....	1% of transaction

### Wire Fees\*

Incoming Wire Fee (any source).....	\$5.00
Wire Transfer Outgoing	
Wire Transfer Domestic .....	\$15.00
Wire Transfer Outgoing International .....	\$40.00

### Loans

Loan Payment from external account (Phone) .....	\$10.00
Loan Payment from external account (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
Subordination Fee .....	\$200.00
See lending disclosures and documents for other loan-related fees	

### Online Services

Express Pay Fee (Expedited Payments in Online Bill Pay) .....	\$14.95
Account-to-account transfers (incoming) .....	<b>FREE</b>
Account-to-account transfers (outgoing).....	<b>FREE</b>

### Safe Deposit Box

#### Annual Rent for Various Sizes:

5"x5" .....	\$55.00
3"x10".....	\$60.00
5"x10".....	\$70.00
10"x10".....	\$150.00
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 below minimum fee (per month) .....	\$10.00
Estate Account Fee .....	Free for 2yrs; then \$10.00/month
Conservatorship/Guardianship Fee.....	\$10.00/month
Trust Accounts.....	\$10.00/month

### Account/Loan Maintenance

Levy/Garnishment.....	\$50.00
Research/Reconciliation.....	\$27.00/hr, 1hr minimum
Verification of Deposit .....	\$10.00
Statement Copies (per statement) <i>Free with e-statements</i> .....	\$5.00
Returned Check/ATM Deposit (Member as Payor/self-to-self) .....	\$30.00
ACH Origination Returned Fee.....	Up to \$30.00
Returned Mail Fee.....	\$5.00/month
Dormant Account Fee- <i>after one year</i> .....	\$5.00/month

### Business Services

Business Checking Fee .....	\$10.00/month***
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### Additional Services

Paper Statement Fee.....	\$2.00 each**
Expedited/Overnight Delivery .....	at cost

#### Credit Union Check/Cashier's Check

Payable to Member (1 per day) .....	FREE
Payable to Other+ .....	\$7.00
On-Us Check exchanged for Cashier's Check .....	\$7.00
Notary Service for Members/Non-Members.....	<b>FREE</b> \$10.00
Signature Guarantee (members only) .....	\$10.00
Withdrawals at Non-Fitzsimons Shared Branches: .....	<b>First 4 per Month: FREE</b>
\$3.00 each Subsequent Withdrawal	

\*1/2 price for Elite Advantage Checking

\*\*Waived for members under age 18

\*\*\*Waived if average daily balance is \$3,000