Arapahoe Credit Union

ACU is a not-for-profit institution and we try to avoid fees whenever possible. Unfortunately, they can be necessary. We reserve the right to charge what you see here. However, our member service staff prides itself on helping avoid unnecessary items. If you have questions, or want advice, please let us know!

FEE SCHEDULE

UPDATED 10.6.21

Cards	Per Item | Occurrence
Credit Card Late Payment	$15
First Debit/ Credit Card Issue	Free
Card Dispute Processing Fee	$32
PIN Reissue	$5
Card Replacement	$12
3 Day Rush Order Card/ PIN	$45
2 Day Rush Order Card/ PIN	$75
ATM Deposit Correction	$10
ATM Empty Envelope Deposit	$50
ATM Excessive Usage	$4 (first five are free)
ATM Deposit Adjustment	$2 | $6
Copy of Sales Draft	$25

Other	Per Item | Occurrence
On-us Check Cashing (Max $500 | Check)	$20
Garnishment | Levy Processing	$50
Return Mail | Bad Address	$10
Cash Advance (Non-ACU Card)	$10
Signature Guarantee	$25
Notary Services	1st Daily Impression Free | $5 Thereafter
Fax/ Photocopy	$1 per page
Verification of Deposit | Verification of Mortgage	$10
ACU Identity Safe (Optional/ Default Benefit)	$1.96 | month
IRA Administration	$25 (annually)
Compliance Review	$100
FedEx Shipment	$50
Escheat	Lesser: 2% of balance or $25

Convenience Services	Per Item | Occurrence
Gift Cards	$5
Exchange of ACU Member Check for ACU Certified Check	$20
Credit Union Teller/ Cashier Check ($5 Min.)	1st per day, free | $3 for each additional
Western Union	$40
Outgoing Domestic Wire	$40
Outgoing International Wire	$75

Loans and Lending	Per Item | Occurrence
Loan Late Payment	$15
Loan Payment by Credit Card (AcUtransfer is Free!)	$10
2nd Mortgage Late Fee	5% of payment due
HELOC Late Fee	5% of payment due
Loan Subordination	$250
Consumer Loan Refinance	$100
Consumer Loan Modification	$50
1st Mortgage Refinance Fee	$250
1st Mortgage Modification	$1,000
2nd Mortgage Refinance	$250
2nd Mortgage Modification	$75
HELOC Modification	$75
Lien Release Fee	$50
Duplicate Title Fee	$50
Title Filing Fee	$50
Loan Maintenance | Coupons	$30
Loan Document Redraw	$25
Loan Administration Fee	$50
In-House Auto Refinance	$300
GAP (Balance less than $25,000)	$295
GAP (Balance more than $25,000)	$495

Additional Mortgage Fees Disclosed at Application

Deposit | Checking	Per Item | Occurrence
Par Value of 1 Share	$5
Membership Closure (First 90 Days)	$50
Holiday Account Early Withdrawal	$25
Money Market Account Excessive Withdrawal	$10 (after 6 in calendar month)
Checking	Free
Interest-Bearing Checking	$10 (Waived if criteria met)
Kasasa ® Accounts	Free
Reg D Excessive Activity	$3 (after 6 in calendar month)
Overdraft Transfer from Savings	$2
Insufficient Funds (NSF)	$32
Uncollected Funds	$32
Courtesy Pay	$32
Overdrawn Fee	$32
Stop Payment	$32
Stop Payment - Series	$64
Reopen Closed Membership	$50
Return Deposit Item	$40
Return Deposit (From Same Member)	$50
Check Copy	$5
Statement Copy	$9
Paper Statement by Mail	$9
Online Statement	Free
Account Reconciliation/ Research	$35 | hour
Box of Checks	Varies
Third Party Check Cashing	$20
Check Cashing Fee	3% | $20 minimum Applies if S1 balance below $100
Foreign Item Collection	$50
Foreign Item Return Fee	$50 - plus foreign bank fees
Incoming Collection Item	$50
AcUtransfer Incoming (Account to Account)	Free
AcUtransfer Outgoing (Account to Account, Ingoing and Outgoing Payment)	$1
Bill Pay Inactive	$5 | month after 3 months of inactivity
Bill Pay Rush Delivery (2 Day)	$19.95
Bill Pay Rush Delivery (3 Day)	$14.95
Organization Account Admin Fee	$10
Organization Account Excessive Items	$15 (over 20 items)
Inactive Account Fee (General)	$10 | month after 12 months of no activity
Inactive Account Fee (Kasasa Only)	$10 | month after 6 months of no activity