Arapahoe Credit Union

Fee Schedule Updated 10/01/2026

Deposit/ Checking Accounts	Fee
Par Value of S01 Share	$5
Membership Closure First 90 Days	$50
Interest-Bearing Checking	$10 (Waived if the average balance throughout the month remains above $500)
Overdraft Transfers from Savings	$2 per transfer
Insufficient/ Uncollected Funds, Courtesy Pay, Overdrawn, Stop Payments	$30 per item
Stop Payment- Series of Checks	$60 per item
Returned Deposit Item	$40 per item
Return Deposit To/ From Same Member	$50 per item
Check Copy	$5 per check
Statement Copy	$3 per statement
Paper Statement by Mail	$9 per statement
Account Reconciliation and/ or Research	$35 per hour
Inactive Account Fee	$10/ month after 12 months of no activity
Money Market Account Excessive Withdrawal	$10 per withdrawal (First 6 are free)
Check Cashing Fee	3% with a $20 minimum- Only applies if S1 balance is below $100
Foreign Item Collection/ Return or Incoming Collection Items	$50 per item
Bill Pay Inactive	$5/ month after 3 months of inactivity
Bill Pay Rush Delivery 2/3 Day	$19.95/ $14.95
Escheat Fee	Lesser: 2% of balance or $25
Organization Account Admin Fee	$10/ Occurrence
Organization Account Excessive Items	$15 (over 20 items)

Convenience Services	Fee
Credit Union Teller/ Cashier Check ($5 Min.)	1 free per day/ $3 for each additional check
Outgoing Domestic Wire/ Outgoing International Wire	$30/ $100

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UPDATED 12.1.2025

Loans and Lending	Fee
Loan Late Payment	$15
2nd Mortgage/ HELOC Late Fee	5% of payment due
Loan Subordination	$250
Consumer Loan Refinance	$100
Consumer Loan Modification	$50
1st/ 2nd Mortgage Refinance Fee	$250
1st Mortgage Modification	$1,000
2nd Mortgage/ HELOC Modification	$75
Lien Release Fee	$25
Duplicate Title/ Title Filing Fee	$100
Loan Document Redraw	$25
Loan Administration Fee	$50
In-House Auto Refinance	$300

Cards - All Credit and Debit Cards	Fee
Credit Card Late Payment	$15
Card Transaction Dispute Processing Fee	$30 per item
PIN Reissue	$5 per request
Card Replacement	$12 per request
2 Day/ 3 Day Rush Order Card/ PIN	$75/ $45
ATM Deposit Correction	$10 per correction
ATM Excessive Usage	$4 (first five are free)
ATM Deposit Adjustment	$5

Other	Fee
Garnishment/ Levy Processing	$50
Return Mail/ Bad Address	$10 per month
Cash Advance (Non-ACU Card)	$10 per advance
Signature Guarantee	$25 per document guaranteed
Notary Services	First free/ $5 each following impression
Identity Safe	$1.96 per month
IRA Administration	$25 annually
FedEx Shipment	$50

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