

Aurora Federal Credit Union Fee Schedule

Membership

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| Membership Fee | FREE |
| Youth Account (Superheroes Savings Club) | FREE |

Checking

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| 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

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|---|---------------------------|
| Refinance | the higher of 1% or \$200 |
| Colorado Auto Title & Filing | \$25.00 |
| GAP Insurance (Auto/Motorcycle) | \$370.00/\$395.00 |
| 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

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|---|---------------------------|
| 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

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|---|---------------------|
| 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 7/1/2019

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

Safe Deposit Box

Annual Rent for Various Sizes:

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|--------------------------------------|---------|
| 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

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|---|-------------------|
| 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

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| 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) | FREE with Checking & DD/\$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

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|--|--------------------|
| 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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