

**Cost Recovery Schedule
Effective January 1, 2017**

Aventa Credit Union incurs additional costs to provide select services to our members. Aventa passes these costs, or a portion, on to our members as a cost recovery. If you have questions regarding these costs, please call 719.482.7600 or 800.555.6665.

Share (Savings) Account Services

Membership Share (Par Value).....	\$5.00
Membership Dues (one-time cost).....	\$6.00
Account Reopening Cost (within 6 months).....	\$25.00

Checking Account Services

Non-Sufficient Funds (per item).....	\$35.00
Deposited Item Returned (per item) (from another party).....	\$7.00
Deposited Item Returned (per item) (from self).....	\$50.00
Overdraft Transfer from Share to Checking.....	\$2.00

Stop Payments

Drafts (per item).....	\$35.00
Automatic Clearing House (per item).....	\$35.00
Cashier's Check (per item).....	\$35.00
Courtesy Pay/Overdraft (Costs may apply to any of the following transactions): Check, in-person withdrawal, ATM withdrawal or other electronic means (per item).....	\$35.00
ACH Returned Item (per item).....	\$35.00

Electronic Services

E-Statements.....	Free
I-Branch (Internet Account Access).....	Free
Easy Access (Audio Response Account Access).....	Free
I-Pay (bill-pay service) (Must remain active within a 90-day period to avoid a \$5.50 per month cost).....	Free

General Services

Account Reconciliation/Research Costs per hour 1 hr. minimum (non CU error).....	\$50.00
Cashier's Check (per check).....	\$3.00
Non-Member Cashier's Check Exchange (per check) Check Cashing (If less than \$50 in shares and no other active services).....	\$5.00
Aventa Check Cashing (Non-Member).....	\$5.00
Garnishment and Levy (per item).....	\$50.00
Notary (Member).....	Free
Notary (Non-Member).....	\$5.00

General Services Continued

Medallion Signature Guarantee.....	\$50.00
IRA Transfer (to other Institution).....	\$25.00
Return Mail.....	\$10.00
Phone Pay (Effective February 1, 2017, fee will be \$20.00).....	\$10.00
Collection Item.....	\$50.00
Check Order Return.....	\$35.00
Verification of Deposit.....	\$10.00
Cash Advance (Aventa Credit Card).....	Free
Cash Advance (Non-Aventa Credit Card) \$50.00 minimum.....	\$5.00
Cash Advance (Non-Member) \$50.00 minimum.....	\$10.00
Coin Machine (Dublin and Cascade Locations only) 5% fee of the total coin amount for amounts over \$5.00	
Paper Statement (per statement).....	\$2.00
Statement Copy/Account History Printout (per copy)	\$2.00
Phone Transactions and Inquiries.....	\$2.00
Dormant Account after 360 days (monthly).....	\$15.00
Canadian Checks Processing (per item).....	\$10.00
Oil / Gas Lease Processing (per item).....	\$25.00
Check Images (Personal) (per item).....	\$10.00
Check Images (Cashier's Checks) (per item).....	\$10.00
Visa Gift Card (per card).....	\$4.99

Wire Transfers – National ONLY

Wire Transfer (per transfer).....	\$35.00
Western Union (per transfer).....	\$35.00
Incoming Wire (per incoming).....	\$10.00
Reversal/Return Wire (per return).....	\$75.00
Trace a Wire (per trace).....	\$55.00

Loan Services

Coupon Book.....	\$10.00
December Skip-A-Pay.....	\$25.00
Consumer Loan Extension.....	\$50.00
Refinance Cost.....	\$50.00

VISA Debit Card/Credit Card Services

Visa Debit/Credit Card.....	No annual cost
Visa Debit/ Credit Card Reissue.....	\$12.00
Visa Debit /Credit Card Rush.....	\$50.00
Charge Back Cost (if not the result of fraud).....	\$50.00
CO-OP Network Member ATM.....	Free
Non-Aventa Owned ATM 6 non-Aventa uses.....	Free
Thereafter \$1.50 per transaction (may not include imposed surcharge from other ATM owner)	
CO-OP Network Deposit Entry Error (per item).....	\$7.00
CO-OP Network Deposit Return (per item).....	\$35.00
Visa Foreign Currency Transaction (may include imposed surcharge from other ATM owner).....	1%

Safe Deposit Boxes (Colorado Springs Locations Only)

3x5 (annually).....	\$15.00
3x10 (annually).....	\$25.00
5x10 (annually).....	\$35.00
10x10 (annually).....	\$65.00
Drilling Cost – Third Party Service Provider Cost Applies	
Past Due Rent.....	\$15.00
Key Replacement	\$50.00

Other Services (San Luis Valley Locations Only)

Non-Member Check Cashing (Known Payroll and Government Checks Only).....	\$20.00
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Shared Branching

Shared Branch Network Usage 3 free transactions per month, \$2.00 each thereafter

COST RECOVERY SCHEDULE

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Federally insured by NCUA.

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