

**Cost Recovery Schedule
Effective July 1, 2018**

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 and Checking Account Services

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|---|---------|
| Membership Share (par value)..... | \$5.00 |
| Account Reopening Cost (within 6 months)..... | \$25.00 |
| 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 |
| ACH Returned Item (per item)..... | \$35.00 |

Stop Payments

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|--|---------|
| Drafts, Automatic Clearing House, Cashier's Check (per item)..... | \$35.00 |
|--|---------|

Courtesy Pay/Overdraft

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|--|---------|
| Check, in-person withdrawal, ATM withdrawal or other Opt-In (per item)..... | \$35.00 |
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Electronic Services

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|---|------|
| E-Statements..... | Free |
| Online Banking (internet account access)..... | Free |
| Mobile Banking..... | Free |
| Easy Access (Audio Response Account Access)..... | Free |
| Bill Pay (must remain active within a 90-day period to avoid a \$5.50 per month cost)..... | Free |

General Services

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|---|---------|
| 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) | \$20.00 |
| Aventa Check Cashing (non-member)..... | \$5.00 |
| Garnishment and Levy (per item)..... | \$75.00 |
| Notary (member)..... | Free |
| Notary (non-member)..... | \$5.00 |

General Services (Continued)

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|---|---------|
| Medallion Signature Per Guarantee..... | \$25.00 |
| IRA Transfer (to other institution)..... | \$25.00 |
| Return Mail..... | \$10.00 |
| Phone Pay..... | \$20.00 |
| Online Electronic Payment..... | \$5.00 |
| Collection Item | \$50.00 |
| Check Order Return | \$35.00 |
| Cash Advance (Aventa Credit Card)..... | Free |
| Cash Advance (non-Aventa Credit Card) \$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)..... | \$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 |
| Copy (per page) | \$0.50 |
| Fax..... | \$2.00 |

Wire Transfers

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| Domestic Wire Transfer (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

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|---------------------------------|---------|
| Coupon Book..... | \$10.00 |
| Holiday Skip-A-Pay Program..... | \$25.00 |
| Consumer Loan Extension..... | \$50.00 |
| Consumer Loan Refinance..... | \$50.00 |

VISA Debit Card/Credit Card Services

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| Visa Debit/Credit Card..... | No annual fee |
| Visa Debit/ Credit Card Reissue..... | \$12.00 |
| Visa Debit /Credit Card Rush..... | \$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% |
| Empty Envelope Fee..... | \$50.00 |

Safe Deposit Boxes (Colorado Springs Locations Only)

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|---|---------|
| 3x5 (annually)..... | \$15.00 |
| 3x10 (annually)..... | \$25.00 |
| 5x10 (annually)..... | \$35.00 |
| 10x10 (annually)..... | \$65.00 |
| Past Due Rent..... | \$15.00 |
| Key Replacement – Third Party Service Costs Apply | |
| Drilling Cost – Third Party Service Costs Apply | |

Shared Branching

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|---|---------|
| Shared Branch Network Usage 3 free transactions per month, \$2.00 each thereafter | |
| Shared Branch Return Item..... | \$35.00 |

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