

Cost Recovery Schedule

Effective November 1, 2022

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

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 presented).....	\$35.00

Stop Payments

Drafts, Automatic Clearing House, Cashier's Check (per item).....	\$35.00
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Courtesy Pay/Overdraft

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

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

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).....	\$10.00
Garnishment and Levy (per item).....	\$75.00
Notary (member).....	Free
Notary (non-member)(per notary seal).....	\$5.00

General Services (Continued)

Medallion Signature Per Guarantee	\$50.00
IRA Transfer (to other institution).....	\$25.00
Phone Pay	\$20.00
Online Electronic Payment.....	\$5.00
Cash Advance (Aventa Credit Card).....	Free
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

Wire Transfers

Domestic Wire Transfer (per transfer).....	\$40.00
Incoming Wire (per incoming).....	Free
Reversal/Return Wire (per return).....	\$75.00
Trace a Wire (per trace).....	\$55.00

Loan Services

Coupon Book.....	\$15.00
Holiday Skip-A-Pay Program.....	\$25.00
Consumer Loan Extension.....	\$50.00
Consumer Loan Refinance.....	\$50.00

VISA Debit Card/Credit Card Services

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%

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Safe Deposit Boxes (Colorado Springs Locations Only)

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

Shared Branching

Shared Branch Network Usage (per use) (3 free transactions per month).....	\$2.00
Shared Branch Return Item.	\$35.00

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Federally insured by NCUA

11/2022