

Cost Recovery Schedule

Effective October 25, 2023

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)

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/Inactive Account after 365 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 Card Reissue	\$12.00
Visa Credit Card Reissue	\$10.00
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
10/2023