

# Your Credit Union YOUR MONEY, YOUR WAY...



A share savings account with Coloramo Federal Credit Union is a great way to start down the path to good financial health! Build yourself a financial cushion for life's unexpected emergencies or save for goals like buying a house or taking a vacation. You'll have easy access to funds through a nationwide network of shared branches and be able to enjoy...

- FREE Online Banking\*
- FREE Mobile Banking\*

**ACCOUNT REQUIREMENTS:**

- One time \$10 Membership Fee (*waived for Minor Share Accounts*).
- First form of ID: Valid driver's license or state issued ID.
- Second form of ID: Valid military ID, CMU student ID, a passport, credit/debit card, auto/health insurance card, or original social security card.
- Proof of membership qualification: *New member must live, work, attend school or have immediate family in Mesa, Delta, Montrose, Gunnison and Ouray Counties.*

## Personal Savings Accounts FOR EVERY STAGE OF LIFE

PERSONAL SHARE (SAVINGS) ACCOUNTS	Monthly Service Charge	Minimum Opening Deposit	Interest Bearing	Minimum Earning Balance	Withdrawals
<b>Prime Share</b> Required account. Opening deposit is on reserve until account is closed.	FREE!**	\$25	YES! Paid Quarterly	\$100	Federally regulated and limited to six transfers/withdrawals per month by means of: automatic transfer; telephone or online instruction; check draft, debit card, or similar.
<b>Minor Share (0 - 17 Years)</b>	FREE!**	\$25	YES! Paid Quarterly	\$25	Federally regulated and limited to six transfers/withdrawals per month by means of: automatic transfer; telephone or online instruction; check draft, debit card, or similar.
<b>Money Management</b>	FREE!**	\$0	YES! Paid Monthly	\$2500	Federally regulated and limited to six transfers/withdrawals per month by means of: automatic transfer; telephone or online instruction; check draft, debit card, or similar.
<b>Premier Money Management</b> Must be a member for 10 years.	FREE!**	\$0	YES! Paid Monthly	\$2500	Federally regulated and limited to six transfers/withdrawals per month by means of: automatic transfer; telephone or online instruction; check draft, debit card, or similar.
<b>IRA Share</b>	FREE!**	\$0	YES! Paid Quarterly	\$0	Federally regulated and limited to six transfers/withdrawals per month by means of: automatic transfer; telephone or online instruction; check draft, debit card, or similar.
<b>Share Certificates (Share or IRA)</b>	FREE!**	\$1000 \$500 for Minors	YES! Paid Quarterly	\$1000 \$500 for Minors	Withdrawals may be made at maturity without penalty. Terms Available: 3, 6, 12, 18, 24, 36, 48 or 60 Months.
<b>Christmas Club</b>	FREE!**	\$50	YES! Paid Monthly	\$50	Entire balance is transferred to another specified account on (or after) October 1. Account remains open. A \$15 fee, or the reduction of dividends posted since October 1, will be incurred for early withdrawal (whichever is greater). No fees are incurred for withdrawals occurring within seven (7) days of account opening.

\* Data rates may apply. \*\*Active accounts in good standing.

**Main Branch**  
516 28 Road  
Grand Junction, CO 81501

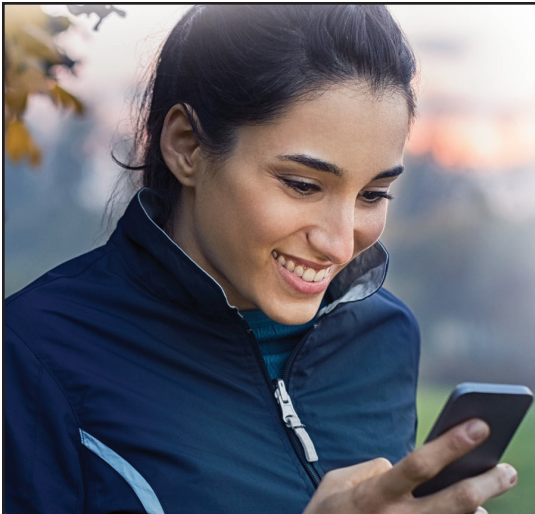
**Horizon Drive Branch**  
759 Horizon Drive  
Grand Junction

**Orchard Mesa Branch**  
2706 Highway 50  
Grand Junction

**Fruita Branch**  
138 S. Park Square  
Fruita

Phone: (970) 243-7280    Toll Free: (800) 285-6490    Email: [info@coloramo.org](mailto:info@coloramo.org)    Website: [www.coloramo.org](http://www.coloramo.org)





## Personal Checking Accounts

SIMPLE & EASY TO MANAGE

Coloramo Federal Credit Union offers checking accounts with everything you need (and more). If you're looking for a checking account FREE of a regular service fee that's easy to maintain, your choice is simple. Enjoy a network of shared branches and unlimited ATMs, as well as...

- **FREE Online Banking\***
- **FREE Mobile Banking\***
- **FREE Direct Deposit**
- **FREE Automatic Transfers**
- **FREE Bill Payment\*\***  
*(must be used 1x/month)*
- **No Annual Fee for Overdraft Line of Credit**  
*(requires credit approval)*

PERSONAL DRAFT (CHECKING) ACCOUNTS	Monthly Service Charge	Minimum Opening Deposit	Interest Bearing	Minimum Earning Balance	Debit Card	Check Orders	Check Writing & Withdrawal
<b>Share Checking</b>	FREE!***	\$25	YES! Paid Monthly	\$1000	No Monthly or Annual Fees!****	Prices Vary	Unlimited
<b>Elite 55 Checking</b>	FREE!***	\$25	YES! Paid Monthly	\$1000	No Monthly or Annual Fees!****	Up to 3 FREE Boxes per Year!*****	Unlimited

\*Data rates may apply. \*\*One bill needs to be paid each month to avoid monthly fee. \*\*\*Active accounts in good standing. \*\*\*\*Replacement fee applies. \*\*\*\*\*One box at a time.

Coloramo Federal Credit Union makes every effort to keep our fees and charges as low as possible. That's how we return value to our members. Our mission is to build lifelong member relationships based on quality service, integrity, solid financial management and education. See below for a listing of common fees. Please contact us if you receive a charge on your account that you do not understand. We may be able to suggest a better account or service to help you save money. Our friendly Member Service Representatives are always ready to assist at (970) 243-7280.

## Coloramo Fee Schedule

Effective as of January 1, 2018

### Share Account Fees: Non-Transaction Accounts

Inactive Share Account (After 6 Months)	\$25.00
Share Account Closure (Within 90 Days)	\$25.00
Overdraft	\$30.00 / Item
Transfer to Cover Overdraft	\$3.00 / Transfer

### Share Draft Account Fees: Transaction Accounts

Check Cashing	Tiered Charges
Check Copy	\$3.00 / Copy
Check Substitution	\$10.00 / Check
Inactive Account (After 90 Days)	\$25.00 / Month
Overdraft	\$30.00 / Item
Share Draft Printing	Price Varies
Stop Payment	\$30.00 / Request
Inactive Bill Pay	\$4.95 / Month

### Deposit Account Management Fees:

Deposited Item Return	\$30.00 / Item
Items Sent for Collection	Price Varies
Negative Account Balance (After 10 Days)	\$5.00 / Day
Negative Account Balance (Maximum Fee)	\$50.00 / Month

### Share Value / Servicing Fees:

Par Value of One Share	\$25.00
Membership Fee	\$10.00
Early IRA Closure (Within 6 Months)	\$25.00

### Other Service Fees:

Account Reconciliation (1 Hour Min.)	\$25.00 / Hour
Account Research	\$30.00 / Hour
ACH One-time Origination (Out./Incoming)	\$15.00 / Setup
ACH Recurring Origination (Incoming)	\$2.00 / Setup or Edit
ACH Recurring Origination (Outgoing)	\$5.00 / Setup or Edit
EFT Return Due to Overdraft	\$30.00 / Item
Foreign Wire Transfer (Incoming)	\$5.00 / Transfer
Foreign Wire Transfer (Outgoing)	\$40.00 / Transfer
Domestic Wire Transfer (Incoming)	\$5.00 / Transfer
Domestic Wire Transfer (Outgoing)	\$25.00 / Transfer
Legal Document Processing (1 Hour Min.)	\$75.00 / Hour
Request for Receipt by Mail	\$1.00 / Item
Return Mail Processing (Per Account)	\$15.00 / Month
Statement Copy	\$2.00 / Statement
Shared Branch Transaction (After First 8)	\$2.50 / Transaction
Teller Check	\$3.00 / Check



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