

Aurora Federal Credit Union Fee Schedule

Membership

Membership Fee	FREE
Youth Account (Superheroes Savings Club)	FREE

Checking

Advantage Checking Accounts	FREE
2nd Chance Checking (Monthly)	\$9.00
Overdraft Courtesy Transfer	FREE
Non-Sufficient Funds (Personal Account)	\$30.00
Non-Sufficient Funds (Business Account)	\$30.00
Return Deposited Item (Personal Account)	\$30.00
Return Deposited Item (Business Account)	\$30.00
Self-to-Self Return Deposited Item	\$35.00
Stop Payment	\$30.00
Check Copy (AFCU Account)	\$2.00
Check Copy (CU Check)	\$5.00
Check Orders	Varies
Temporary Checks (first 10 FREE with check order)	\$0.50 ea.
Account Reconciliation/Balancing	\$25.00/hr

Auto/RV Loans

Refinance	The higher of 1% or \$200
Colorado Auto Title & Filing	\$55.00
GAP Insurance (Auto/Motorcycle)	\$370.00/\$395.00
Mechanical Breakdown Protection	Varies
Tax Saver Loan Filing	\$103.00
Uniform Commercial Code Filing	\$28.80
Coupon Book	\$10.00
Subsequent Action (one per loan/add'l)	FREE/ \$25.00
Late Fee (over 10 days past due)	\$25.00
Duplicate Titles	Cost
Life, Disability, and Unemployment Debt Protection	Varies

Mortgage and Equity Loans

Refinance	The higher of 1% or \$200
Title Insurance	Determined by issuer
Verification of Deposit	FREE
Appraisal (If Required)	Cost
Home Equity Fixed Filing	Varies
Home Equity Variable Filing	Varies
Late Fee	\$25.00
Subordination Fee	\$150.00
Life, Disability, and Unemployment Debt Protection	Varies
Land Title O&E Report	Varies

VISA Debit Card/VISA Credit Card

VISA Debit Card	FREE
VISA Credit Card	FREE
VISA Credit Card Fraud Alert	FREE
Reissue PIN (mailer)	\$1.00
ATM Withdraw (First 10 a Month/Thereafter)	FREE/ \$2.00
Photocopy of Sales Draft	\$5.00
Card Replacement	\$12.00
Emergency Card	Cost
Late Fee (Credit Card Over 10 Days Past Due)	\$25.00
VISA C.C. Life, Disability, & Unemployment Debt Protection	Varies
VISA International Processing Fee	3.00%

Effective 01/01/2026

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Safe Deposit Box

Annual Rent for Various Sizes:

5"x5".....	\$40.00
3"x10".....	\$50.00
5"x10".....	\$60.00
3"x5".....	\$35.00

Late Payment (over 30 days).....	\$5.00
Drilling (abandoned box, loss of all keys, etc.).....	Cost
One Lost Key.....	\$35.00

Funds Transfer Fees

Virtual Branch A2A.....	FREE
Zelle.....	FREE
Fast Cash	\$10.00
Domestic Bank Wire.....Outgoing.....	\$20.00 Incoming.....\$10.00
International Bank Wire.....	\$40.00

Additional Services

Virtual Branch Online Banking	FREE
Online Bill Pay	FREE
Card Payment Processing.....	\$5.00
Telephone Teller (Automated Transaction Information)	FREE
Money Orders (\$1,000 Maximum)	\$2.00
CU Draft (First Two a Month/Thereafter/Shared Branching) ..	FREE/\$5.00/\$10.00
VISA Gift Card.....	\$2.50
Coin Counting (Mbr up to \$100/Mbr over \$100/Non-Mbr).....	FREE/5%/10%
Notary Service (Member Only).....	FREE
Signature Guarantee (Member Only).....	FREE with Checking & DD/\$10.00
Overnight Document	Higher of \$20 or Cost
Account Research (One Hour Minimum)	\$25.00/hr
Foreign Item Collection	Cost
Check Exchange (Non-Member).....	\$10.00
Member Check Cash – Balance < \$100 & No Loans.....	\$10.00
Non-Member Check Cash (On-Us Item).....	\$10.00
Fax/Photocopy Fee (Member Only).....	\$1.00 per page
Shared Branch Deposit (First Six a Month/Thereafter).....	FREE/\$2.00
Shared Branch Withdrawal (First Six a Month/Thereafter).....	FREE/\$2.00
Qwik Loan Application.....	\$20.00

Account Maintenance

Early Christmas Club Withdrawal.....	\$25.00
Early Certificate of Deposit Withdrawal.....	Varies
Account Closure (Within Six Months of Opening).....	\$15.00
Bad Address/Postal Address Correction.....	\$5.00/mth
Statement Copies (Current Quarter/Prior Quarter).....	\$2.00/\$10.00
e-Statements.....	FREE
Garnishment Service.....	\$50.00
Account Maintenance Fee (After One Year).....	\$5.00/mth
ATM Deposit Correction/Empty Envelope	\$5.00
Daily Negative Balance Fee.....	\$1.00

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