

For questions or inquiries, contact:



Climb Credit Union
5005 W. 60th Ave.
Arvada, CO 80003
(303) 427-5005

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 03/01/2026:

FEE SCHEDULE

ATM FEES*

Deposit Correction	\$2.00
Withdrawal - Co-Op & All Other ATMs	6 free per month, \$1.00 each additional
Withdrawal - Climb Owned ATMs	Free

CHECKING ACCOUNTS*

Account Re-open	\$10.00
Personal Check Printing	Varies (1 box free semi-annually for SMART Club)
Deposited Item/Loan Payment Returned	\$10.00
Overdraft Transfer Fee (when transferring from a linked account)	\$5.00**
NSF Fee (when items are rejected)	\$30.00**
Overdraft Fee (when we pay your overdrafts)	\$30.00***
Service - Interest Checking	\$7.00 per month****
Stop Payment - ACH, Checking, & Bill Pay	\$30.00 [‡]
Temporary Checks	\$0.80 [‡]

SAVING ACCOUNTS*

Early Withdrawal or Closure - Holiday Club	\$15.00 [†]
Excessive Withdrawal - Money Market and Peak Savings	3 free per month, \$10.00 each additional
Excessive Withdrawal - Savings/Share	4 free per month, \$1.00 each additional
NSF Transfer from Savings	\$5.00
Re-opening - Savings/Share	\$10.00
Withdrawal or Closure - Vacation Club	4 free per year, \$15.00 each additional

SAFE DEPOSIT BOX* (At GJ Only)

3" x 5"	\$35.00 per year
3" x 10"	\$49.00 per year
5" x 10"	\$59.00 per year
10" x 10"	\$110.00 per year
Change of Lock/Key	\$10.00
Drilling of Box	Paid directly to drilling service
Late Payment After 30 Days	\$20.00

SHARE VALUE

Par Value of One Share	\$1.00
------------------------	--------

WIRE TRANSFER FEES

Domestic Outgoing	\$25 (\$15 for SMART Club)*
Foreign Outgoing	\$50 (\$25 for SMART Club)*
Incoming Wire	Free

OTHER SERVICES*

Account Reconciliation or Research	\$30.00 per hour
Cashier's Check - Member	\$5.00 [§]
Cashier's Check - Non-Member	\$10.00
Check Cashing - Non-Member On-Us	\$5.00
Dormant Account	\$5.00 per month after 1 year
Fax Service -Personal, Long Distance	\$2.00 per page [§]
Foreign Deposit Collection	\$20.00
Garnishment/Levy's	\$75.00 per garnishment/levy
Items Sent for Collection	\$10.00
Legal Process	\$50.00 per hour
One-Time ACH	\$12.00
Paper Statement/Statement Copy	\$3.00 ⁺
Photocopy of Check (CU-Issued/Member-Issued)	\$2.00
Plastic Card Replacement	\$5.00
Recurring ACH	Free
Returned Mail	\$5.00
Rush Order - Plastic Card	\$35.00
Shared Branching	6 free per month, \$1.00 each additional
Signature Guarantee	\$15.00
Skip-A-Pay	\$25.00
Subordination for Home Equity	\$150.00
Third-Party Check Pay	\$2.00

* Fees are per occurrence unless specified (includes repeat presentment).

** Fee may be charged for each presentment, even if there are multiple presentments of the same item.

*** Fee applies when overdraft is created by check, in-person, ATM Withdrawal, ACH, or other electronic format.

**** If \$500.00 minimum balance is not maintained.

[‡] Per sheet of checks (4 checks per sheet). Waived for new accounts opened in the last 90 days.

[§] Waived for SMART Club.

[†] Prior to maturity.

⁺ Fee waived if the account owner is a minor (under 18) or age 66 years and older.

8008 LASER FPDF F11003018 Rev 12-2025

