

For questions or inquiries, contact:



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

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:

## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

### 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 presentation).

\*\* Fee may be charged for each presentation, even if there are multiple presentations 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.

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