

Membership

New Membership Fee (per member)	\$5.00
Membership Fee Youth/Teen Account	\$2.50

Checking

Partner Paramount Checking Dues	\$7.50/month
Partner Checking Dues	\$5.00/month [§]
Non-Sufficient Funds Fee	\$30.00
Overdraft Courtesy Fee	\$30.00
Stop Payment: Member Draft, CU Draft or ACH Debit	\$30.00
Check Copy (Free online)	\$6.00
Check Orders*	Depends on Style
Account History Printout	\$5.00
Temporary Checks	\$6.00 per page of 3
Overdraft Transfer from Account or Loan:	
FREE Checking, Fitzsimons Checking	\$3.00
Partner Checking	\$2.00
Partner Paramount Checking	\$1.00

VISA Debit Card/ATM Card

VISA Debit Card Annual Fee (Fitzsimons Checking Only)	\$12.00
ATM Card Annual Fee	\$30.00
Replacement ATM Card	\$30.00
Replacement VISA Debit Card	\$12.00
Reissue VISA Debit Card/ATM PIN	\$4.00
Withdrawals at Fitzsimons-Owned ATMs	FREE
Withdrawals at Non-Fitzsimons-Owned ATMs: 4 per month: FREE , then \$2.50/ea	
Photocopy of Sales Draft	\$6.00
ATM Deposit Adjustments (Returned Item)	\$10.00 each
ATM Adjustments (All Others)	\$10.00 each
Empty ATM Deposit Envelope	\$25.00
International Transactions	
Single Currency (transactions in U.S. dollars)	0.8% of transaction
Multi-Currency (transactions in foreign currency)	1% of transaction
ATM Withdrawal	\$2.00 per transaction

Wire Fees^{p2}

Incoming Wire Fee (any source)	\$5.00
Wire Transfer Outgoing	\$15.00
Wire Transfer Outgoing International	\$40.00

Loans

Loan Payment (Phone)	\$10.00
Loan Payment (Online)	FREE
Late Fee – Auto Loan (Direct/Indirect Dealer Loan)	\$30.00/\$15.00
Late Fee – Real Estate Loan	greater of \$30.00 or 5% of payment amount
Late Fee – all other loan types	\$30.00
Skip-A-Payment Fee (for applicable loan types)	\$37.00
Partners Instant Cash (PIC) Loan Application Fee	\$20.00
Rate/Term Refinance (Auto/Sig)	the greater of 1% of refi amount or \$200.00
Rate/Term Refinance (Real Estate)	the greater of 1% of refi amount or \$400.00
Subordination Fee	\$200.00
Mortgage Verification	\$20.00
Duplicate Year End 1098 Statement	\$5.00 each
See lending disclosures and documents for other loan-related fees	

Safe Deposit Box

Annual Rent for Various Sizes:

5"x5"	\$53.00
3"x10"	\$60.00
5"x10"	\$66.00
10"x10"	\$132.00
Late Payment (over 30 days)	\$30.00
Drilling (abandoned box, etc.)	greater of \$250.00 or actual cost
Lost Key	\$45.00

Specialty Accounts

IRA/ESA transfer/closure fee	\$25.00
IRA/ESA below minimum fee (per month)	\$10.00
Estate Account Fee	Free for 2yrs; then \$10.00/month

Account/Loan Maintenance

Levy/Garnishment	\$50.00
Research/Reconciliation	\$27.00/hr, 1hr minimum
Verification of Deposit	\$10.00
Account Closure within 6 Months of Opening	\$25.00
Statement Copies (per statement) <small>Free with e-statements</small>	\$5.00
Returned Check (Member as Payor/self-to-self)	\$30.00
Returned Check (Non-Member Payor)	\$15.00
ACH Origination Returned Fee	\$30.00
Reopen account First Time/Each Additional Time	\$15.00/\$25.00
Regulation D Excess Activity Fee	\$10.00 per transaction after 6/month
Returned Mail Fee	\$5.00/month
Dormant Account Fee- <i>after one year</i>	\$5.00/month

Business Services

Business Partner Checking Dues	\$7.00/month
Monthly Change Order Totals Above \$1,000.00	
Business Partner Checking	0.5% of total
Express Business Checking	0.75% of total
Express Business Checking Excessive Transaction Fee (>150)	\$10.00/month
Overdraft Transfer from Business Savings to Business Checking	\$5.00

Online Services

Express Pay Fee (Expedited Payments in Online Bill Pay)	\$14.95
Account-to-account transfers (incoming)	FREE
Account-to-account transfers (outgoing)	FREE

Additional Services

Paper Statement Fee	\$2.00 each***
Expedited/Overnight Delivery	at cost
Check Cashing	\$3.00 for share only below \$250 balance; \$5 non-members
Credit Union Check/Cashier's Check	
Payable to Member (1 per day)	FREE
Payable to Other+	\$5.00
Exchange for Member Draft	\$5.00
Notary Service for Members/Non-Members	FREE/\$5.00
Signature Guarantee (members only)	FREE
Withdrawals at Non-Fitzsimons Shared Branches:	First 4 per Month: FREE
\$3.00 each Subsequent Withdrawal	

^{p2} 1/2 price for Partner & Partner Paramount Checking Accounts

* Free for Partner Paramount Checking Accounts; 1st box free for Partner Checking accounts

***Waived for members under age 18, born on or before 1945; waived if signed-up for eStatements

§ Fee will decrease by \$0.25 every time a debit card tied to this account is used