

Rates and Fees



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Savings Accounts Rates A \$5 minimum opening deposit is required.

Annual Percentage Yield	0.10%
Interest Rate	0.10%

Savings Accounts Fees Fees may reduce the earnings on savings accounts.

Inactive Account	No transaction for three years or more with less than a \$100 balance per month \$1 fee per month.
Dormant Account	No transaction for three years or more with no contact \$25 fee per year.

Certificates of Deposits Rates A \$100 minimum opening deposit required.

	<u>6 Months*</u>	<u>1 Year*</u>	<u>2 Years*</u>
Annual Percentage Yield	2.00%	2.50%	3.00%
Interest Rate	1.98%	2.47%	2.96%

* A penalty will be imposed for early CD withdrawals.

Checking Account Fees A \$10 minimum opening deposit is required. Checking accounts are available for customers 10 and older.

Monthly Service Charge	None
Overdraft/NSF Fee	\$12 per item paid (per presentment)
Charge to Return Item	\$12 per item returned (per presentment)
Check Printing	Fee depends on style of checks ordered

ATM Card Fees

Startup ATM Card Fee	\$5
Reissue Fee	\$5

Debit Card Fees

Annual Fee	None
Reissue Fee	\$5

Miscellaneous Fees

ATM Transaction Fees:	2 free per month, \$1.50/transaction beginning with the 3rd
Incoming Wire Transfer	\$5
Outgoing Wire Transfer	\$15
Cashier's Checks	\$3
Charge Back	\$2
Stop Payment	\$15

Bank Locations

Main Office

3550 E. 1st Ave. Denver, CO 80206

Bank Hours:

M-F 10am-5pm, Sat. 10am-3pm

Belmar Branch

401 S. Pierce St. Lakewood, CO 80226

Bank Hours:

M-F 1pm-5pm, Sat. 10am-3pm

Rates are effective as of August 26, 2023 and are subject to change. You may call 303-321-2265 to verify current rates.