



Meritrust Credit Union  
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Broomfield, CO 80021  
800.468.0634

## Consumer Fee Schedule

**ATTENTION:** We have made an update to our fees. Fees that have changed are marked in highlight and are effective March 1, 2026.

Some fees are subject to change without notice. Fees are per item unless otherwise noted.

Item	Description	Current Fee	Fee Effective March 1
<b>Account Records</b>			
Paper Statements or Printed Statement Copy	If you request reproductions of statements or your transaction history, the fee will be charged for each month requested. The current, partial-statement period will be charged the full fee amount.	\$2.50 per month	\$5.00 per month
Account Research	A request for account records (for example: check copies, statements, deposited items or other account documentation) will incur this fee. Minimum charge of one hour. If the accumulated charge for the Check Copy Look-Up or Statement Copy fee exceeds the Account Research fee, the lesser fee will apply.	\$25.00 per hour	\$35.00 per hour for first 2 hours of research time. \$50.00 per hour for over 2 hours of research.
Check Copy Look-Up	Fee is charged if a reproduction of a check is provided. This includes checks you have written off your account, checks you have deposited and official checks written out of the account.	Not applicable	\$2.00
<b>ATM/Debit</b>			
Debit Card Replacement	Fee to replace a lost debit card. Fee waived if the card's expiration date is advanced.	\$5.00	\$5.00
Debit Card Replacement-Expedited	Fee to replace a lost debit card. The card is sent through an expedited shipping service.	\$35.00 per card	\$35.00 per card
VISA Single Currency Foreign-- International US Currency	This fee applies to any debit card or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.	0.80% per transaction	0.80% per transaction
VISA Single Currency Foreign--Non-US Currency		1.00% per transaction	1.00% per transaction
<b>Check Processing</b>			
Non-Meritrust Check Written From Payee Owned Account	Fee is charged if you cash or deposit a check from a financial institution other than Meritrust, you are the owner of the account at the other financial institution and the check is returned.	Not applicable	\$32.00
Check Cashing	Fee is charged if you want to cash a check. Fee is waived if you have aggregate balances across all your accounts greater than \$100 or you have a current loan.	Not applicable	\$3.00
Foreign Check Item Processing (excluding Canada)	Fee is charged if you deposit a check from a bank that clears its checks in a foreign country (excluding Canada). Fee is charged to your account when we receive credit for the item.	\$50.00	\$50.00
Canadian Check Item Processing	Fee is charged if you deposit a check from a bank that clears its checks in Canada. Fee is charged to your account when we receive credit for the item.	\$30.00	\$30.00
Check Collection Item	Fee to collect payment on a check outside of the conventional check processing system.	Not applicable	\$35.00
<b>Checking Accounts</b>			
Starter Checking Account Monthly Fee	Fee is charged to your account at the end of the monthly statement cycle if applicable. Fee will be waived with direct deposit of \$250/month or no monthly service fee for 25 and younger.	\$4.95 per month	\$4.95 per month
Pro Checking Account Monthly Fee	Fee is charged to your account at the end of the monthly statement cycle if applicable. Fee will be waived with direct deposit of \$500/month and \$25,000 in total balances including deposits and loans.	\$9.95 per month	\$9.95 per month
Smart Checking Account Monthly Fee	There are no monthly fees.	\$0.00	\$0.00

Gold Checking Account Monthly Fee	There are no monthly fees.	\$0.00	\$0.00
<b>Electronic Services</b>			
Phone Electronic Payment Processing	You can make a one-time payment on a loan with us from another financial institution by calling us and requesting to use this service.	\$15.00	\$12.00
Online Electronic Payment Processing	You can make a one-time payment on a loan with us from another financial institution by going to our website and entering your account information.	\$6.00	\$6.00
Expedited Overnight Check	Fee is charged if you would like to expedite a payment in our bill payment service inside online banking. This will send the payment overnight by check the next business day, assuming your payment receipt does not receive ACH payments.	\$20.00	Actual cost
<b>Miscellaneous</b>			
Stop Payment	Fee to stop an ACH or check payment. Fee is charged per item. Free within Online Banking and Mobile for Checks only (does not include ACH)	\$32.00	\$32.00
Official Checks	This fee is charged when an official check is issued. Official checks are free when payable to the account owner.	\$3.00 per check when payable to a third party	\$3.00 per check when payable to a third party
ACH Single Credit/Debit Origination	Fee is charged when member allows originators to electronically push (credits) or pull (debits) funds from member accounts via the U.S. Automated Clearing House (ACH) network.	\$10.00 per item	\$10.00 per item
Inactive Account	Charged to your account per month once there has been 6 months of no transactional activity. There is no inactive account fee for business accounts.	\$5.00	\$10.00
Garnishment/Tax Levies	Fee is charged if we receive a request for payment to satisfy a garnishment or tax levy.	\$50.00	\$50.00
Collection Items	If you are in default on a loan obligation or cause a loss to the credit union, we may charge you fees we pay to third parties to aid us in collecting the debt. This may include attorney's fees, fees to outside collection agencies or fees to collateral recovery companies.	Actual expense	Actual expense
Uncollected Funds Return	Fee charged due to money spent from a deposited check or transfer that hasn't fully cleared.	\$32.00 per item	\$32.00 per item
Returned Mail/Incorrect Address	Fee will be charged if we receive returned mail that we sent to you that indicates your address is incorrect. If you notify us of a change in your address to the correct address within 60 days of us charging the fee, we will refund the fee amount.	Not applicable	\$10.00
Payment Deferment	Fee to skip one month's payment on a loan.	\$25.00 per item	\$25.00 per item
Attorney	From time to time in our business relationship, situations outside of our normal and anticipated scope of business activity may arise. In these rare situations, the credit union may find it necessary to engage with legal counsel. If this engagement is caused by your request or action, we may require you to reimburse us for this legal expense. If we decide your reimbursement may be necessary, we will notify you with an estimate of the expense before engaging our legal counsel and will require your approval before proceeding. If you do not agree to this expense, we reserve the right to deny your request. If your actions cause a loss to the credit union, we may charge you for legal expenses to recover these losses without your approval, as outlined in our account agreement.	At cost	At cost
Overnight Mail Delivery	Fee if you wish to have any credit union documents overnighted to you.	At cost	At cost
Verification of Deposit	If you or an organization acting upon your request requires written verification from the credit union concerning information about your account.	\$10.00 per item	\$10.00 per item
Temporary Checks	Temporary checks for your account may be requested. There are four temporary checks per page.	\$2.00 per page	\$2.00 per page
<b>Non-Member Services</b>			

Non-Member Service Charge Check Cashing Fee (On-Us Checks)	If you are not a member of the credit union and would like to cash a check on us that you received from a member of the credit union, you will pay this fee.	\$3.00	\$3.00
Non-Mbr Service Charge Coin Counting	This fee is charged if you are not a member of the credit union and use our coin counting equipment to exchange a large amount of coins for cash.	10% of total	10% of total
Cash Advance Non-Member	This fee is charged if you are not a member of the credit union and initiate a cash advance. This fee is waived for members	\$15.00 per advance	\$15.00 per advance
<b>Overdraft</b>			
Overdraft Check/ACH	Overdraft/non-sufficient funds fee created by a check clearing the account, an on-us check cashed in a branch or an Automated Clearing House (ACH) transaction. This fee is waived for transaction amounts \$5.00 or less.	\$29.00 per item	\$29.00 per item
Overdraft Debit Card	Overdraft/non-sufficient funds fee for debit card transactions clearing the account. This fee is waived for transaction amounts \$5.00 or less. You may opt out of this service.	\$29.00 per item	\$29.00 per item
<b>Safe Deposit Boxes</b>			
Safe Deposit Boxes 3 x 5	This fee is charged annually to your account on the date you originally signed the safe deposit box lease agreement.	\$30.00 per year	\$25.00 per year
Safe Deposit Boxes 5 x 5		\$35.00 per year	\$30.00 per year
Safe Deposit Boxes 3 x 10		\$45.00 per year	\$35.00 per year
Safe Deposit Boxes 5 x 10		\$60.00 per year	\$50.00 per year
Safe Deposit Boxes 9 x 10		\$100.00 per year	\$90.00 per year
Safe Deposit Boxes 10 x 10		\$100.00 per year	\$90.00 per year
Re-Key Box	This fee is charged when a box needs to be re-keyed, such as if the original key is lost.	\$25.00 per request	\$25.00 per request
Drill Box	This fee applies when we need to drill the box, such as when payment has not been received.	\$150.00	\$150.00
<b>Wire Transfer Services</b>			
Incoming Domestic	Fee will be charged to you if someone sends you a wire transfer from a domestic account to your account at Meritrust.	Not applicable	\$15.00
Incoming International	Fee will be charged to you if someone sends you a wire transfer from an account in a financial institution outside the United States to your account at Meritrust.	Not applicable	\$15.00
Outgoing Domestic	Fee will be charged to you if you send a wire transfer from your account at Meritrust to an account at another domestic financial institution.	\$20.00	\$25.00
Outgoing International	Fee will be charged to you if you send a wire transfer from your account at Meritrust to an account at another financial institution outside the United States.	\$50.00	\$50.00