

For questions or inquiries, contact:



Climb Credit Union
 5005 W. 60th Ave.
 Arvada, CO 80003
 (303) 427-5005 • Fax: 303-430-5552
 climbcbu.org

BUSINESS RATES AND FEES SCHEDULE

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

BUSINESS SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 01/01/2025

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Business Share Savings	.10 %	.10 %	Variable	Monthly	Monthly	\$1.00	None	\$1.00
Business Money Market:								
\$0.00 - \$2,499.99	.25 %	.25 %	Variable	Monthly	Monthly	None	None	\$0.00
\$2,500 - \$9,999.99	.75 %	.75 %	Variable	Monthly	Monthly	None	None	\$2,500.00
\$10,000 - \$19,999.99	.90 %	.90 %	Variable	Monthly	Monthly	None	None	\$10,000.00
\$20,000 - \$49,999.99	1.00 %	1.00 %	Variable	Monthly	Monthly	None	None	\$20,000.00
\$50,000 - \$89,999.99	1.24 %	1.25 %	Variable	Monthly	Monthly	None	None	\$50,000.00
\$90,000 and greater	1.49 %	1.50 %	Variable	Monthly	Monthly	None	None	\$90,000.00
High Balance Money Market	1.98 %	2.00 %	N/A	N/A	N/A	None	None	\$1,000,000.00 +
Business Checking	N/A	N/A	N/A	N/A	N/A	None	None	N/A
Business Interest Checking	.25 %	.25 %	Variable	Monthly	Monthly	None	\$15,000.00	N/A
COLTAF Trust Account Checking	.25 %	.25 %	Variable	Monthly	Monthly	None	None	N/A
Organization Savings	N/A	.10 %	Variable	N/A	N/A	\$1.00	None	\$1.00
Organization Checking	N/A	N/A	N/A	N/A	N/A	None	None	N/A

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. See Variable Rate Information Below. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will receive the accrued dividends.

6. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 01/01/2025

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Business Certificate \$500 - \$49,999.99:									
6 Month	4.41 %	4.50 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Month	3.93 %	4.00 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
18 Month	3.44 %	3.50 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
24 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
36 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
48 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
60 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
Business Certificate \$50,000 and above									
6 Month	4.51 %	4.60 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Month	4.03 %	4.10 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
18 Month	3.54 %	3.60 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
24 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
36 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
48 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
60 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
22 Month Business Certificate BUMP-UP*									
\$2,500 - \$49,999.99	3.35 %	3.40 %	Fixed	Monthly	Monthly	\$2,500.00	Allowed	90 Days Dividends	Automatic with 10 day grace period
\$50,000 and up	3.45 %	3.50 %	Fixed	Monthly	Monthly	\$50,000.00	Allowed	90 Days Dividends	

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

*You may request to make a one-time withdrawal, up to three deposits, and one rate change to the current rate being offered at that time during the account term with no penalty. The remaining balance in the account must be at least \$2,500. This option is only offered during the original term of the Bump Rate Certificate and is not an option should the certificate automatically renew.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will receive the accrued dividends.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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BUSINESS RATES AND FEES SCHEDULE

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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 **01/01/2025**:

FEE SCHEDULE

ATM FEES*

Deposit Correction	\$2.00
Empty Envelope Deposit	\$30.00
Service Center Returned	\$6.00
Withdrawal - Co-Op & All Other ATMs	6 free per month, \$1.00 each additional
Withdrawal - Climb Owned ATMs	Free

BUSINESS CHECKING ACCOUNTS*

Account Re-open	\$10.00
Check Printing by Harland Clarke	Varies
Deposited Item Returned	\$10.00
Item Processing - Business Interest Checking	500 free per month, \$0.30 each additional
Minimum Balance - Business Interest Checking	\$15.00 per month if minimum monthly balance of \$15,000.00 is not maintained**
NSF Fee (when items are rejected)	\$30.00***
Stop Payment - ACH, Checking, & Bill Pay	\$30.00
Temporary Checks	\$0.80****

BUSINESS SAVING ACCOUNTS*

Excessive Withdrawal - Money Market	3 free per month, \$10.00 each additional
Excessive Withdrawal - Organization	4 free per month, \$1.00 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

WIRE TRANSFER FEES

Domestic Outgoing	\$20
Foreign Outgoing	\$40
Incoming Wire	Free

SHARE VALUE

Par Value of One Share	\$1.00
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OTHER SERVICES*

Account Reconciliation or Research	\$30.00 per hour
Additional Statement	\$5.00
Cashier's Check - Member	\$5.00
Cashier's Check - Non-Member	\$10.00
Coin Counting	2% per \$100.00
Currency Counting	\$0.10 per \$100.00
Currency Orders	\$0.40 per \$1,000.00
Dormant Account	\$5.00 per month after 1 year
Fax Service	\$2.00 per page
Garnishment	\$10.00 per garnishment
Items Sent for Collection	\$10.00
Legal Process	\$50.00 per hour
One-Time ACH	\$12.00
Paper Statement	\$3.00
Photocopy of CU-Issued Check	\$2.00
PIN Replacement	\$5.00
Plastic Card Replacement	\$20.00
Recurring ACH	Free
Returned Mail	\$5.00
Rush Order - Plastic Card or PIN Number	\$25.00
Signature Guarantee	\$15.00
Third-Party Check Pay	\$2.00

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

** New Members have 90 days to bring their balance to the minimum requirement.

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

**** Per Sheet of checks (4 checks per sheet).

