



► P.O. Box 5238, Englewood, CO 80155 • 303-691-2345 • 800-437-7328 • Canvas.org

## FEE SCHEDULE EFFECTIVE FEBRUARY 1, 2026

<b>Transaction Fees</b>	Insufficient funds (NSF) (per transaction, attempt, or presentment)*	\$30.00
	Safety Net (per transaction)**	\$30.00
	Check cashing	\$4.00
	Check order	Varies
	Holiday Club Account withdrawal (if made before November)	\$15.00/withdrawal
	Stop payment (includes check, ACH, Bill Pay or using online canvas.org)	\$27.00/request
<b>Checking Account Fees</b>	Check copy	\$5.00
	Check copy using canvas.org	Free
	Temporary check (new accounts excluded; 12 checks maximum)	\$2.00/page
<b>ATM Fees</b>	Debit MasterCard or ATM Access Cards:	
	ATM access card (annual)	\$12.00/card
	Card replacement	\$5.00/card
	PIN replacement	\$5.00/card
	ATM withdrawal fee:	
	ATMs owned by Canvas Credit Union	Free
	Non-Canvas-owned ATMs	\$2.00/transaction
	CO-OP ATMs:	
	Free Checking, Mobile Checking, Interest Checking, High Yield Checking, Level Up Checking and Cashback Checking (10 free/month, cost for each additional)	\$2.00
	ATM Deposits	Free
	ATM deposit correction/coin included in ATM deposit:	
	First incident	\$5.00
	Second and subsequent incidents	\$10.00
Empty ATM deposit envelope fee	\$30.00	
<b>Monthly Service Fees</b>	Free Checking	Free
	Interest Checking account (if balance <\$500.00)	\$10.00
	Level Up Checking	Free
	High Yield Checking (waived w/eStatements)	\$5.00
	Cashback Checking (waived w/eStatements)	\$5.00
	Money Market account (if balance <\$1,000.00)	\$10.00
	Money Market Plus account (if balance <\$10,000.00)	\$10.00
	Jumbo Money Market account (if balance <\$1,000.00)	\$10.00

<b>Other Service Fees</b>	Closure of account within 6 months of opening	\$25.00	
	IRA Quarterly Share account closure (if closed within 6 months of opening)	\$50.00	
	Inactive account (after 1 year and account balance <\$50.00)	\$5.00/month	
	Incoming collection item (charged to the financial institution, per item)	\$35.00	
	Foreign items sent for collection (per item)	\$25.00	
	Deposited item return (per item)	\$9.00	
	Deposited item return – to/from same member (per item)	\$25.00	
	Shared Branch/Service Center withdrawal fee:		
	Withdrawals or cash back transactions	Free	
	Payment made with debit card via phone	\$7.00/payment	
	Account reconciliation (per half-hour)	\$20.00	
	Account research (per half-hour)	\$20.00	
	ACH payment request (non-recurring, per item)	\$7.00	
	Cashier's check fees:		
	Members (per check)	\$3.00	
	Merchants (per check)	\$5.00	
	Coin counting (per bag)	\$4.50	
	Garnishment/levy	\$50.00	
	Notary service fees:		
	Members	Free	
	Returned mail (per item)	\$2.50	
	Statement copy fees:		
	Minimum	\$5.00	
	Each additional page (after 2 pages)	\$2.00	
	Online at canvas.org	Free	
	Taking drive-up canister	\$75.00	
	Wire fees:		
	Domestic wire transfer (outgoing; per transfer)	\$20.00	
	International wire transfer (outgoing; per transfer)	\$45.00	
	International Transaction Fee***	1% of transaction amount	



\*Beginning September 3, 2024, any insufficient funds (NSF) fees assessed will be automatically refunded for accounts enrolled in the Canvas Next Program.

\*\*Please refer to our Notice of Important Information About Overdraft Services and Fees.

\*\*\*This fee applies to any debit 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.

Fees are subject to change. For a complete list of services offered, go to [canvas.org](https://canvas.org). Please note that third-party ATM operators may charge additional fees, including but not limited to out-of-network fees and balance inquiry fees.