

Contact Us

888-883-7228 Member Service (Toll Free)

Mon thru Fri - 8:00 a.m. to 6:00 p.m.

Sat - 9:00 a.m. to 1:00 p.m.

www.Alturacu.com - Online Account Access

Mobile Banking App - Live Chat

Convenient Access to your Account

E-Alerts, Web Bill Pay, and E-Statements

Online Banking, Mobile Banking, and Telephone Banking

30,000 free CO-OP ATMs nationwide

5,000 shared branch locations nationwide

Altura's Affiliate Companies

Auto Expert, LLC

Auto Locater Service

Toll Free 800-359-4567

www.autoexpertonline.com

CUSO Financial Services, L.P.

Toll Free 800-686-4724

www.cusonet.com

TruStage Insurance Agency

Toll Free 888-787-8243

www.TruStage.com

Branch Locations

Corona Lincoln

650 S. Lincoln Avenue, Suite 101
Corona, CA 92882

Corona Plaza

2331 Compton Avenue
Corona, CA 92881

West Hemet

320 South Sanderson Avenue
Hemet, CA 92545

Indio

81096 Highway 111
Indio, CA 92201

Cactus Avenue

23540 Cactus Avenue
Moreno Valley, CA 92553

Stoneridge

27130 Eucalyptus Avenue, Suite E
Moreno Valley, CA 92555

Murrieta

40412 Murrieta Hot Springs Road
Murrieta, CA 92563

Rancho Mirage

36101 Bob Hope Drive
Rancho Mirage, CA 92270

Canyon Springs

2692 Canyon Springs Parkway, Suite C
Riverside, CA 92507

Magnolia

10725 Magnolia Avenue
Riverside, CA 92505

Riverside Avenue

6403 Riverside Avenue
Riverside, CA 92506

University

1616 University Avenue
Riverside, CA 92507

14th Street

3451 14th Street
Riverside, CA 92501

SCHEDULE OF FEES AND CHARGES

EFFECTIVE 7/18



Alturacu.com | 888-883-7228

MEMBERSHIP FEE

New Members (one time, nonrefundable fee)	
Deposit to Member Equity	\$10

CHECKING FEES

ACTIVE

Monthly Fee	\$5
(With 5 or more debit transactions per month)	\$0

HONORS

Monthly Fee	\$10
(With a \$10,000 or more combined daily deposit balance and full payroll direct deposit)	\$0

iCHECKING AND MYMONEY

Monthly Fee	\$0
-------------	-----

NEXUS

Monthly Fee	\$5
(With 5 or more debit transactions per month or with an active loan)	\$0

RELIANCE

Debit Reactivation Fee	\$10
Monthly Fee	\$10
(Additional \$3 per month for paper statements)	

RENEW

Monthly Fee	\$10
(Additional \$3 per month for paper statements)	

WEALTH BUILDER

Monthly Fee	\$25
(With an average daily balance of \$10,000 or more)	\$0

ATM FEES

WITHDRAWALS/TRANSFERS

Altura and CO-OP ATMs	\$0
Non-Network ATMs (First 4 free for Honors Checking)	\$2

NON-SUFFICIENT FUNDS FEES (NSF)

NSF items include:	
Checks, ACH Debit, POS Transactions, ATM transactions and Automatic Transfers	
Courtesy Pay items	\$29
No charge if overdraft is under \$5	
Foreign Returned Item	Up To \$40

WIRE TRANSFER FEES

Incoming Domestic and International	\$15
Outgoing Domestic	\$25
Outgoing International	\$45

RETURNED ITEM FEES

Returned Deposit Item (per occasion)	\$15
Shared Branching Return Item (per occasion)	\$21.50

GENERAL FEES

Account Research (per hour)	\$25
All Stop Payments	\$29
Card Replacement	
Branch Instant Issue	\$10
Mail Issue/Overnight	\$5/\$25
Deposit Correction Fee	\$5
Dormant Accounts - after 1 year (per month)	\$3
Early Termination (90 days)	\$20
Escheated Accounts - after 3 years	\$2
Incorrect Taxpayer ID Number (IRS penalty)	\$50
International Bank Draft Deposits	
United Kingdom, France, Germany & Japan	\$33
Others	Up To \$93
Legal Processing	\$50
Money Orders (Free for Honors Checking and Wealth Builder)	\$3
Notary Service - Per Signature	\$10
Official Bank Check (Free for Honors Checking and Wealth Builder)	\$5
Overdraft transfer from Shares/Loans	\$7.50
Personal/Official Check Copy	\$3
instaPay	\$0
Return Mail Fee	\$10
Statement Copy	\$5
Temporary Checks	\$3 Per Page
Verification of Deposit	\$10

LOAN FEES

Non Altura Account Automatic Payments	\$3.95
Certified Copies	\$2 Per Page
Late Payment Fee	3% Of Payment Due
Non Altura Account Online Payment	\$3.95
Pay-by-Phone	\$12.95
Skip-a-Payment Fee (1 per year per loan)	\$25

CREDIT CARD FEES

Cash Advance Fee	3% Of Transaction
Credit Card Annual Fee	\$0
Foreign Transaction Fee	1% Of Transaction Amount
Gift Card	\$5
Late Payment Fee (10 days or more)	\$10
(Refer to Altura Credit Union's Credit Line Account Agreement and Disclosure for additional fees)	

SAVINGS AND INVESTMENT FEES

IRA Annual Maintenance	\$15
IRA Transfer Fee (to another institution)	\$25
Primary Share Excessive Withdrawal Fee (after six withdrawals in a month)	\$2
Primary Share Low Balance Fee (per month)	\$3
Accounts with only a regular share and balance under \$250	
Free for Members 23 and younger	
Accounts linked to a draft account with a minimum \$100 balance	\$0
Smart and Prestige Money Market Fees	\$0
If account falls below \$2,500 (per month)	\$10

Ask your Member Service Representative about overdraft protection. Fees and charges are subject to change. Non-member check cashing fee will apply.