

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 Locator 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

For Branch Locations Visit:

AlturaCU.com/Locations

SCHEDULE OF FEES AND CHARGES

EFFECTIVE 3/22



AlturaCU.com | 888-883-7228

MEMBERSHIP FEE

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

CHECKING FEES

ASCEND

Monthly Fee	\$0
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MYMONEY (Ages 12-17)

Monthly Fee	\$0
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WEALTH BUILDER

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

RELIANCE

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

SAVINGS AND INVESTMENT FEES

Primary Share Excessive Withdrawal Fee (after six withdrawals in a month)	\$2
Primary Share Low Balance Fee (per month) 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	\$3
Prestige Money Market Fees If account falls below \$2,500 (per month)	\$0
IRA Annual Maintenance	\$10
IRA Transfer Fee (to another institution)	\$15
	\$25

COURTESY PAY FEE

Courtesy Pay items (No charge if the overdraft is under \$5)	\$29
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ATM FEES

Altura and CO-OP ATMs	\$0
Non-Network ATMS	\$2

WIRE TRANSFER FEES

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

RETURNED ITEM FEES

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

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) (Refer to Altura Credit Union's Credit Line Account Agreement and Disclosure for additional fees)	\$10

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
Legal Processing	\$50
Money Orders	\$3
Notary Service - Per Signature	\$10
Official Bank Check	\$5
Personal/Official Check Copy	\$3
Return Mail Fee	\$10
Statement Copy	\$5
Temporary Checks	\$3 Per Page
Verification of Deposit	\$10

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