STOP PAYMENT FEES
- Business Check: $20.00
- Electronic Items: $20.00
- Electronic Revocations: $20.00
- Official Bank Checks: $20.00
- Web Bill Pay: $30.00

RETURNED ITEMS / NSF / OVERDRAFTS
- Returned Item: $15.00
- Non-Sufficient Fund: $30.00
- Courtesy Pay: $30.00
- Overdraft Transfer: $5.00

COPY / PRINTING FEES
- Account Print-Out: $3.00
- Statement Copy: $5.00
- Check Copy: $3.00

COLLECTION FEES
- Collection Agency Costs: 0.25% of balance owed
- Collection Fees (NSF/Return Item Fee): $25.00

MISCELLANEOUS FEES
- Deposit Correction Charge: $5.00
- Tax Deposit: $5.00 each
- On-us Item Charge: $0.00
- Money Orders: $3.00
- Account Research: $25.00/hour
- Statement Balancing Charge: $25.00/hour
- Courier Service: Available upon request
- Night Drop Fees: FREE
- Replacement Night Drop Key: $5.00
- Change Order Charge: $2.00
- Currency: $0.10/per $100
- Coin: $0.10/per roll

CONTACT US
1-888-883-7228 Member Service (Toll Free)*
Money Talks 1-877-684-7728 (Toll Free) 24 hours-a-day
www.Alturacu.com - Online Account Access - Live Chat

*TELEPHONE SERVICE ONLY
Monday - Friday, 8:00 a.m. to 6:00 p.m.

BRANCH HOURS
For branch locations and hours please visit
www.Alturacu.com or call toll free 888-883-7228.

CONVENIENT ACCESS TO YOUR ACCOUNT
- Online Banking
- Mobile Banking
- Telephone Banking
- Web Bill Pay
- E-Statements
- E-Alerts

EFFECTIVE FEBRUARY 15, 2013

Federally insured to at least $250,000.
CHECKING ACCOUNTS

Basic Business Checking
  Monthly Maintenance Fee ........ $20.00
  Monthly Paid Checks ............ $0.20 per check over 50
  Monthly Electronic Withdrawals $1.50 per withdrawal over 25
  Monthly Deposits .............. $1.50 per deposit over 20

Club Business Checking
  Monthly Maintenance Fee ........ $1.00
  Monthly Paid Checks ............ $0.20 per check over 10
  Monthly Electronic Withdrawals $1.50 per withdrawal over 10
  Monthly Deposits .............. FREE

BUSINESS SAVINGS

BUSINESS MONEY MARKET ACCOUNTS

Business Savings
  Monthly Maintenance Fee ........ $5.00
  (with $1,000 minimum daily balance) ........ $0.00

Business Smart Money Market
  Monthly Maintenance Fee ........ $6.00
  (with $2,500 minimum daily balance) ........ $0.00

Prestige Money Market
  Monthly Maintenance Fee ........ $6.00
  (with $2,500 minimum daily balance) ........ $0.00

MEMBER FEES

New Business Members (one-time, non-refundable fee)
Deposit to Member Equity .............. $10.00

ATM FEES

Business ATM Card Issue ............ FREE
Business ATM/Visa Check Card Replacement ........ $5.00
Altura / Co-op ATM Deposits .......... (See Checking Accounts)
Empty ATM Envelope ................. $25.00

Withdrawals / Transfers
  Altura and Co-op ATMs .......... (See Checking Fees)
  All Other ATMs ................. $2.00
  (in addition to Checking Fees)

WIRE FEES

Incoming Wires (Offline) ............ $15.00
Wire Transfer (Domestic) ............ $25.00
Wire Transfer (International) ....... $40.00

E-STATEMENTS

Monthly Maintenance Fee ............ $0.00

WEB BILL PAY

Monthly fee .................. $5.00
Non-Sufficient Funds Fee .......... $35.00
Stop-Payment Fee ................. $30.00
Web Bill Pay Claims (Per Incident) ........ $25.00