Service Charges

Phone: 636-916-8300 **Web site:** www.alltrucu.com

alltru. CREDIT UNION

Fee Item	Fee	Fee Item	Fee
Miscellaneous Fee Items		**Alltru Federal Credit Union Credit Card Fees**	
Account History Printout	$3.00	Transaction Fees:	
Account Re-opening Fee	$10.00	* Cash Advance - 2% of each cash advance	
Account Research (per 15 minutes)	$5.00	($10.00 min. - $25.00 max.)	
ACH Return Fee +	$29.50	* Balance Transfer	
ATM NSF Fee +	$29.50	- 2% of each transfer or $20.00 whichever is greater	
ATM Deposit Adjustment (per adjustment)	$10.00	* Foreign Transaction	
ATM Transaction Fee (Out of network)	$2.00	- 1% of each foreign currency transaction in U.S. Dollars	
Check Clearing Inquiry (per inquiry)	$2.00	- 1 % of each U.S. Dollar transaction that occurs in a	
Check Copy (per check)	$3.00	foreign country	
Check Printing Fee	Varies	Penalty Fees:	
Collection Fee	$20.00	* Late Charge - Up to $18.00	
Consumer Electronic Bill Pay	Free	* Returned Payment - Up to $27.00	
Consumer Loan Late Fee	Up to $25.00		
Convenience Payment Fee	$8.50	**Minimum Balance Fees by Share Type**	
Courtesy Pay Fee +	$29.50	Checking Plus (minimum bal $500)	$10.00
CU Money Card (per card)	$5.00	Financial Partners (minimum bal $2000)	$10.00
Debit Card Replacement Fee	$10.00	Money Market (minimum bal $250)	$10.00
Deposited Checks Returned Unpaid	$29.50		
Dormant Account Closure (no activity for 36 mo)	$1.00	**Monthly Fees by Share Type**	
Early Account Closure (30 days)	$10.00	Opportunity Checking	$10.00
Early Holiday Club Withdrawal	$25.00	Opportunity Checking with Direct Deposit	$8.00
Electronic Bill Pay NSF +	$29.50	Opportunity Checking II	$10.00
Electronic Bill Pay Stop Pay	$29.50	Opportunity Checking II with Direct Deposit	$8.00
Garnishment/Levy/Lien Processing	$35.00	Business Checking	$7.00
Mail Maintenance Fee	$5.00		
Money Orders	$2.00		
Monthly Paper Statement Fee	$3.00		
Non-Member Check Cashing (of check amount)	1%		
NSF Fee (Uncollected or Returned) (per item) +	$29.50		
Official Check	$2.00		
Overnight Rush Payment	$19.95		
Second-Day Electronic Delivery	$4.95		
Second-Day Rush Check Payment	$14.95		
Statement Copy (per month)	$5.00		
Stop Pay	$29.50		
Stop Pay Cancellations (per Item)	$5.00		
Temporary Checks (per check)	$0.10		
Wire Transfer (International)	$50.00		
Wire Transfer (Outgoing)	$25.00		

+ For additional information concerning Courtesy Pay fees and NSF/returned item fees, please refer to our Overdraft Policy.

Updated 08/01/2024