

Service Charges

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



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 balance \$500.00)	\$10.00
CU Money Card (per card)	\$5.00	Financial Partners (minimum balance \$2000.00)	\$10.00
Debit Card Replacement Fee	\$10.00	Money Market (minimum balance \$250.00)	\$10.00
Deposited Checks Returned Unpaid	\$29.50	Premium Checking (minimum balance \$15,000.00)	\$8.00
Early Account Closure (30 days)	\$10.00	Monthly Fees by Share Type	
Early Holiday Club Withdrawal	\$25.00	Opportunity Checking	\$10.00
Electronic Bill Pay NSF +	\$29.50	Opportunity Checking with Direct Deposit	\$8.00
Electronic Bill Pay Stop Pay	\$29.50	Opportunity Checking II	\$10.00
Garnishment/Levy/Lien Processing	\$35.00	Opportunity Checking II with Direct Deposit	\$8.00
Mail Maintenance Fee	\$5.00	Business Checking	\$7.00
Money Orders	\$3.00	Value Checking	\$5.00
Monthly Inactive Account (no activity 48 months)	\$10.00		
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	\$4.00		
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 01/01/2026