

## Business Checking



Benefits	Non-Profit Checking**	Basic Business Checking	Business Checking w/ Dividends
Minimum Balance (to avoid fee)	\$0	\$500	\$2,000
Balance to earn Dividends	N/A	N/A	\$5,000
FREE Deposited Items*	50	100	150
FREE Paid Items*	50	100	150
Check Card	FREE	FREE	FREE
Home Banking	FREE	FREE	FREE
Bill Pay	FREE	FREE	FREE

\*Items refer to paper checks deposited or paid from the checking account. For businesses that have more than 500 deposited or paid items per month an individual account analysis will be completed and an account proposal provided. See Rate and Account Disclosure for Fee on additional item.  
 \*\*Non-profit account must have 501(c)(3) status to qualify.



Federally insured by NCUA. Equal Housing Lender.

## Not all Businesses are the same

Altra offers checking options to meet your business needs. Whether you have a few transactions a month or have a more complex business account request, we have what you need. Contact Altra today at 608-787-4500, toll free at 800-755-0055, or visit us online at [www.altra.org](http://www.altra.org).

### Free Altra Business Check Card

Altra Visa Check Cards can be used to get cash at ATMs worldwide, or for signature (*Credit*) purchases or PIN (*Debit*) purchases wherever you see the Visa logo. Funds are deducted from your Checking Account, and details are shown on both your monthly statement and Altra's Online Banking system.

### Online Banking

Check account balances, transfer money, and make loan payments securely online. You can even set up free e-mail reminders to alert you when an account balance reaches a certain amount or when a transfer is completed.

### Online Bill Pay

You decide who gets paid, what day the money is deducted from your account, and how much is deducted. Set up one-time or recurring payments with the option of canceling or delaying that payment anytime. Bill Pay is free – no matter how many bills you pay.

### Account Access by Phone

Altra's free automated touch-tone phone access is easy to use. Enter your Altra account number and four-digit PIN (*personal identification number*); then follow the voice prompts to check balances, transfer money, make loan payments, check account history, make a credit card payment, or change your PIN.

### E-Statements

E-statements are a quick, convenient way to access your Altra account statement. With each statement you can also see images of all the checks that were paid during that month. E-statements arrive within the first two business days of the month and can be printed or downloaded. We store one full year's worth of statements online for you.

### Overdraft Protection

Protect yourself from NSF fees by having money transferred to cover checks from your Savings account, Money Market, Credit Card, or Line of Credit.

### Overdraft Privilege

This discretionary service allows Altra to consider, without obligation, paying occasional, reasonable overdrafts for a member in good standing. Business checking accounts may be eligible for up to \$1500 of paid overdrafts – including service charges. Non-profit accounts are not eligible for overdraft privilege. If Altra chooses to pay NSF items through Overdraft Privilege, our regular NSF service charge will apply to each item.