



FREE CHECKING ACCOUNTS

With an Altra checking account, you'll enjoy all of the following features for FREE:

- No Minimum Balance
- Online Banking
- Bill Pay
- Altra Mobile Deposit
- Visa Debit Card
- Mobile banking
- eStatements
- Mobile Wallets: Apple Pay, Google Pay, & Samsung Pay

Free Checking

Dividends

No Dividends Earned

ATM Refunds

No ATM Refunds

How to Qualify

- No monthly qualifications needed.

For Members who:

- Have basic or low account activity.
- Need to keep funds separate from main or A+ account.
- Do not have direct deposit available for the foreseeable future.
- Do not use online or mobile banking.
- Prefer paper statements.

A+ Checking

Dividends

2.25% APY* up to \$15K
0.20% APY* over \$15K

ATM Refunds

Up to \$20 per monthly cycle

How to Qualify

- Make 10 (ten) purchases with your Altra Visa Debit Card each monthly cycle. ATM Transactions do not qualify.
- Have one Direct Deposit or ACH of at least \$50 into your A+ account each monthly cycle.
- Log into Online Banking through Altra.org or the Altra Mobile app at least once per month. Aggregation services such as Quicken or Mint will not count as a valid login. For security purposes, we recommend using the most recent version of the mobile app available.
- Receive your monthly A+ report card and eStatement at a valid email address.
- **0.05% APY* if dividend qualifications not met.**

For Members who:

- Use ATMs frequently.
- Have infrequent point of sale activity.
- Have paychecks, retirement income, monthly dividend checks, etc. of less than \$250 direct deposited monthly.

A+ PLATINUM

Dividends

3.25% APY* up to \$15K
0.20% APY* over \$15K

ATM Refunds

No ATM Refunds

How to Qualify

- Make 20 (twenty) purchases with your Altra Visa Debit Card each monthly cycle. ATM Transactions do not qualify.
- Have one Direct Deposit or ACH of at least \$250 into your A+ Platinum account each monthly cycle.
- Log into Online Banking through Altra.org or the Altra Mobile app at least once per month. Aggregation services such as Quicken or Mint will not count as a valid login. For security purposes, we recommend using the most recent version of the mobile app available.
- Receive your monthly A+ Platinum report card and eStatement at a valid email address.
- **0.05% APY* if dividend qualifications not met.**

For Members who:

- Keep a high balance and use this account as their main account.
- Have paychecks, retirement income, monthly dividend checks, etc. of over \$250 direct deposited monthly.

LIVE YOUR LIFE SPEND ACCOUNT

(Available to ages 10-23)

Dividends

No Dividends Earned

ATM Refunds

No ATM Refunds

How to Qualify

- Have ten (10) Debit Card purchases with your Free Altra Visa Debit card each monthly cycle. Transactions less than \$1.00 will not count towards Debit Cash Back Rewards. ATM transactions do not qualify.
- Qualified accounts will receive Cash Back Rewards of \$0.10 per transaction (\$1.00 minimum purchase per transaction required) after the 10-transaction minimum requirement is completed each cycle
- **\$0.00 Cash Back Rewards paid if qualifications not met.**

For Members who:

- Do not want to worry about Overdrafts or Fees. Live Your Life does not charge you Overdraft Fees!
- Want to be able to spend your money conveniently and earn rewards for purchases.
- **Check writing is not available and checks presented against this account may be returned unpaid.**

Inactivity fees can apply in the following situations: • \$10 per month (members age 24 & over) if account balance is less than \$250 with no activity for 6 months • \$5 or balance in the account for members age 23 & under, on accounts with balances \$5 or less and no activity for 6 months • Inactive account fees may result in closing of the account after 6 months of inactivity. Overdraft fees may apply. See our Service Fees for more information. Not available to Guardianship, Rep Payee, or UTMA accounts.

*APY = Annual Percentage Yield.



BUSINESS CHECKING ACCOUNTS

With an Altra Business checking account, you'll enjoy all of the following features for FREE:

- Online Banking
- Visa Debit Card
- Altra Mobile Deposit
- Bill Pay

Business Basic

Dividends
No Dividends Earned

Monthly Service Charge
No Charge

Overdraft Protection
Business Line of Credit or Savings Account

Checks Written & Deposited Monthly
\$0.25 per item

For Members who:

- Do not normally write or deposit a lot of checks.
- Have low transaction volume.

Business Advantage

Dividends
No Dividends Earned

Monthly Service Charge
\$10
(Waived with an average balance of \$500)

Overdraft Protection
Business Line of Credit or Savings Account

Checks Written & Deposited Monthly

- 100 Written Items FREE, plus
- 100 Deposited Items FREE
- \$0.25 per item over 100

For Members who:

- Accept and write checks.
- May need teller services.
- Have low transaction volume.

Business Edge

Dividends
Tiered

Monthly Service Charge
\$15
(Waived with an average balance of \$5,000)

Overdraft Protection
Business Line of Credit or Savings Account

Checks Written & Deposited Monthly

- 150 Written Items FREE, plus
- 150 Deposited Items FREE
- \$0.25 per item over 150

For Members who:

- Accept and write checks.
- May need teller services.
- Have higher transaction volume.

Business Non-Profit

Dividends
No Dividends Earned

Monthly Service Charge
No Charge

Overdraft Protection
Not available

Checks Written & Deposited Monthly

- 50 Written Items FREE, plus
- 50 Deposited Items FREE
- \$0.25 per item over 50

For Members who:

- Have an active 501(c)(3) status to qualify as non-profit status.
- Accept and write checks.
- May need teller services.
- Have low transaction volume.

Cash Management Services are available through the Business Department. Please send a referral, or call the Business Hotline at x4590 for questions.

Merchant Services:

- Allows the business to accept debit and credit cards.
- Monthly Fee Based on Volume.

ACH Origination:

- Allows the business to offer Payroll direct deposit or pay bills via ACH.

Health Savings Accounts:

- Allows the business to offer a Free HSA to their employees if they provide a qualified Health Plan as part of their benefits.
- Membership Eligibility Required.

Business Sweeps:

- Allows the business to automatically transfer amounts that exceed, or fall short of, a certain level into another account at the close of each business day.
- Requires approval from the Business Department.

Remote Deposit Capture:

- Allows the business to scan checks through a machine at their location.
- Requires approval from the Business Department.

Checks written and deposited monthly service fee is applied at the end of each month. Each check deposited through Altra Mobile Deposit or Remote Deposit Capture counts towards the monthly transaction volume limits. Both written and deposited checks are counted separately. The ledger entry at the end of the month is also categorized. The daily average balance is the total of all days in a month added together and divided by the number of days. If the daily average balance falls below the minimum required amount, a minimum balance charge will be assessed. See Business Rate Disclosure for Rates and other related fees.