

A+ Checking



High Rate Dividends



ATM Refunds



No Minimum Balance



No Monthly Fees



Free Debit Card

OTHER ACCOUNT BENEFITS

- Altra mobile deposit
- Mobile banking and mobile app
- Online banking & bill pay
- eStatements
- Online check images
- Online funds transfer
- Overdraft privilege to qualified members
- Overdraft transfers from an Altra Personal Line of Credit or Home Equity Line of Credit
- Overdraft transfer protection from accounts on which you're a joint owner
- Unlimited phone transfers from Checking
- Balance inquiries by phone
- Cross-account transfers to/from Altra accounts on which you are a joint owner
- Altra Secure ID Theft Protection and other security benefits
- Welcome pack of checks (Students only)

ACCOUNT REQUIREMENTS

Use these four (4) free Altra Services listed below to earn high rate dividends and up to \$20 ATM transaction fee refunds each month.*

1. Receive your monthly A+ Checking Report Card and eStatement at a valid email address.
2. 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.*
3. Have one Direct Deposit or ACH of at least \$50 into A+ Checking account each month.*
4. Make ten (10) purchases with your Free Altra Visa Debit card each month.**
ATM transactions do not qualify.

IT'S EASY TO STAY ON TRACK

We'll email you each month to let you know if you met the account requirements. If you can't meet the requirements one month, don't worry — you'll simply earn a lower dividend on the balance in your account without ATM refunds for that month. Meet the requirements the following month and you'll automatically earn high rate dividends and up to \$20 in ATM refunds once again.

The A+ Checking account is a tiered rate account based on your daily balance. If your daily balance is \$15,000.00 or below and you meet all of the minimum qualification requirements during the qualification month, the first dividend rate and annual percentage yield listed for this account on our Rate Sheet will apply. Available for personal accounts only; not available to Guardianship, Rep Payee, or UTMA accounts. To qualify you must: 1) Receive your monthly eStatement at a valid email address; 2) Log in required through Altra.org or the Altra mobile app. Aggregation services such as Quicken or Mint will not count as a valid login. Must be using the latest version of the Altra mobile app for qualification and security purposes; 3) Have one direct deposit or ACH of at least \$50.00 into your A+ Checking account each month; and 4) Have ten (10) purchases with your Altra Visa Debit card each month. For any amount exceeding \$15,000.00 and you meet all of the minimum qualification requirements, the second dividend rate and annual percentage yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum qualification requirements during a qualification month, the Regular Savings rate and annual percentage yield listed for this account will apply to the entire balance in the account. **Qualification month means the full calendar month beginning on the 1st and up to the last calendar day at 2pm Central Standard Time.**

Debit card transactions processed by merchants and received by Altra as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by Altra as Point of Sale (POS) transactions count towards qualifying debit card transactions. ATM fee refunds available for ATM withdrawals made from A+ Checking account only. Dividends calculated and paid each calendar month on the daily balance.

Federally insured by NCUA

www.altra.org
800-755-0055

