



High Rate Dividends



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.*

1. Receive your monthly A+ Platinum 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 \$250 into A+ Platinum account each month.*
4. Make twenty (20) 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 for that month. Meet the requirements the following month and you'll automatically earn high rate dividends once again.

The A+ Platinum 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 \$250 into your A+ Platinum Checking account per month; and 4) Make twenty (20) purchases with your Altra Visa Debit card per month. If all requirements are not completed and/or posted in any given month, the entire account balance earns 0.05% APY for that month. **Qualification month means the full calendar month beginning on the 1st and up to the last calendar day at 2 pm CST.** Rates subject to change monthly.

**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. Dividends calculated and paid each calendar month on the daily balance.

Federally insured by NCUA.

www.altra.org
800-755-0055

