



2009 Service Charges

Account Access – Online

Access 24 Home Banking – FREE

Access 24 Bill Payment – FREE

Access 24 Funds Transfer / Pay People

- Inbound transfers to Altra - FREE
- Outbound transfers to another Financial or person:
 - \$5 STANDARD – 3-5 days (Free with Altra Plus Checking)
 - \$10 PREMIUM – Next Business Day

eStatements – FREE

Account Access – Telephone

Call 24 Account Access – FREE (automated)

Checking and Check Card

ATM Transactions

- FREE unlimited transactions at Altra-owned ATMs
- 5 FREE transactions per month at non-Altra ATMs, then \$1.50 per transaction for Free, Premium, and Platinum Checking (surcharges may also apply from ATM owner)
- Unlimited FREE transactions at non-Altra ATMs with Altra Plus Checking; up to \$20 of surcharges from ATM owner are refunded to qualifying accounts

Balancing Checking Account

- First time FREE, then \$25 per hour, 1-hour minimum

Check Copies

- 1 FREE copy per month, then \$3 per copy

Check Card Replacement - \$5

Check Images

- Free online viewing
- Free monthly images with eStatements

Inactive Checking

- \$5 per month per account if member is age 24+ and no activity for 6 months*

Monthly Service Charge

- \$5 Premium Checking – if average daily balance falls below minimum
- \$10 Platinum Checking – if average daily balance falls below minimum

NSF / Negative Balance

- \$30 per item, includes automatic and check card payments
- \$30 every seven days for a continuous negative balance

Overdraft Privilege

- \$30 per item paid – Please see Altra Overdraft Privilege Policy for complete details

Checking and Check Card (continued)

Overdraft Protection

- \$3 From Savings or Checking (limited to 6 transfers from Savings by Federal regulation; unlimited transfers available from Checking)
- FREE transfers from Line of Credit or HELOC (Home Equity Line of Credit) up to your credit limit

Statement Copy/History

- \$5 per statement or history

Stop Payment – Check or Electronic Payment /Transfer

- \$30 per item

Temporary Checks

- 8 checks FREE for new accounts; 50¢ each for existing accounts

Credit Cards

No Annual Fee / Free Reward Yourself Credit Card Program

- FREE for Student, Classic, Gold, Platinum Cards

Balance Transfer / Cash Advance / Convenience Check

- 3% of advance; minimum \$5 (unless stated as less in promotional material)

Credit Card replacement

- \$5

Convenience Check Stop Payment

- \$30 / check or sequential check series

Late Payment

- \$35 per billing cycle

Minimum Payment Due

- 2% of balance

Monthly Payment

- FREE - Online payment through credit card Pay-My-Bill option; payment applied next business day if sent by 6 pm CT
- FREE - Online payment through Access 24 Home Banking or automated Call 24 Account Access; payment applied within 2 business days
- \$5 - Over-the-counter or Over-the-phone payment request

NSF Payment

- \$30 / item including automatic payments & convenience checks

Over Limit

- \$35 per billing cycle

Statement Copy / History:

- Monthly statement - \$5 per each request
- Online Credit Card History (prior 3 months only) - FREE
- Replacement Sales Draft / Charge Slip - \$5 per each request

(continued)

Miscellaneous

Account Research

- \$25 per hour / 1-hour minimum

Amortization Schedule

- \$5 (waived if requested at loan closing)

Automatic Loan Payment Cancellation

- \$30

Cashiers Checks

- Free if payable to member
- \$5 if payable to third party

Check by Phone

- \$10 – Loan or Credit Card payment to Altra from another Financial

Coin Counting Machine

- Free to members with personal accounts for reasonable use where self-service machine is available; an excess usage fee of 5% of coin total may be charged based on monthly use.

Collateral Early Release Fee

- \$25, except for loans refinanced with Altra

Collateral Substitution Fee

- \$10 if new collateral value is greater than loan balance
- \$20 if new collateral value is less than loan balance

Commercial Money Orders – Western Union

- \$35 / item

Duplicate Lien Release

- \$5

Early Account Closing Fee

- \$15 (within first 90 days)

Excess Electronic Savings Withdrawals

- \$30 each for electronic withdrawals (automatic overdraft transfers, electronic payments, and online banking transfers) from a savings account in excess of the Federal limit of six (6) per month.

HELOC Early Closing

- If a HELOC is closed within the first 12 months, member will be charged for actual closing costs paid by Altra, up to \$200

HELOC Line Increase

- \$200 if credit line increase is requested while a promotional rate is still in effect and up to 90 days after promotional rate expires.

HELOC Renewal

- \$50 if account balance was zero for previous three years.

Inactive Savings Account

- \$5 per month per account if member is age 24+, savings account balance is less than \$100, and no activity for 24 months. Altra reserves the right to transfer a balance from an inactive Special Savings or Club Account to 00-Savings Account.

Loan Cancellation (disbursed)

- \$25

Loan Coupon Book Replacement

- \$10

Mortgage Subordination at another Financial

- \$50

Notary Public Service

- FREE

Miscellaneous (continued)

NSF from Altra Savings Account

- \$30

NSF/ Returned Item from another Financial

- \$30

Re-open Account

- \$15 if 00-Savings account was closed less than six months ago

Returned Mail / Bad Address or email address

- \$5

Safe Deposit Box Annual Rental

Available in Clarksville, La Crosse, Onalaska, Tyler and Winona

Box Size: Annual Rental:

3 x 5 x 21 \$20

3 x 10 x 21 \$30

5 x 10 x 21 \$40

7 x 10 x 21 \$50

10 x 10 x 21 \$60

- Lock Drilling – Actual cost of service call*
- Key Replacement – \$25

Wire Transfers

- Incoming transfer – FREE
- Outgoing U.S. transfer – \$20 each
- Outgoing foreign transfer – \$50 each

Effective February 15, 2009. The following symbol (*) indicates a service charge or fee change. Rates and conditions subject to change. Contact Altra for current information. Federally insured by NCUA to at least \$250,000 and backed by the full faith and credit of the U.S. Government. Equal Housing Lender.

