

CREDIT CARDS

CURRENT AS OF 02-01-10



	STUDENT	CLASSIC	GOLD	PLATINUM
	Designed for students who want to start building good credit. Includes a Free Student Rewards program.	An ideal first card because of its flexibility and world-wide recognition. Free CU Rewards program.	The gold standard for excellent service, acceptance, and increased purchasing power. Free CU Rewards program.	A distinguished card providing exceptional purchasing power, and the recognition you deserve. Free CU Rewards program.
Annual Fee	Free	Free	Free	Free
Zero Liability	Yes	Yes	Yes	Yes
Credit limit	Minimum \$200 for all cards.			
Daily cash advance	Up to available limit	Up to available limit	Up to available limit	Up to available limit
Interest Rate APR	14.9%	14.9%	12.9%	10.9%
Online bill pay & e-statements	Free	Free	Free	Free
Telephone & online account access	Free	Free	Free	Free
Verified By Visa online security	Free	Free	Free	Free
Identity Theft 911 / Falcon Fraud Protection	Free	Free	Free	Free
Year-End Summary Statement	n/a	n/a	n/a	Free
Payment Protection option	Yes	Yes	Yes	Yes
Auto Rental Insurance	Yes	Yes	Yes	Yes
Emergency Card & Cash Replacement	Yes	Yes	Yes	Yes
24/7 International Visa Assistance Center	Yes	Yes	Yes	Yes
24/7 Customer Service	Yes	Yes	Yes	Yes
Free Travel Insurance up to:	\$200,000	\$200,000	\$500,000	\$1,000,000
Chubb Travel Accident & Baggage Delay	Yes	Yes	Yes	Yes
Travel & Emergency Assistance Service	n/a	n/a	Yes	Yes
Warranty Manager Service	n/a	n/a	Yes	Yes
Automatic payment thru payroll deduction	Yes	Yes	Yes	Yes
Overdraft transfer available from card	Yes	Yes	Yes	Yes
Rewards Program	Free (back page)	Free (back page)	Free (back page)	Free (back page)

CREDIT CARDS



Free Student Visa Rewards

We'll pay up to \$500 of your bill

Each quarter one random student cardholder (in good standing) will have their previous month's purchases paid (up to \$500, \$50 minimum). Contact Altra for details.

Get \$20

The first year you use your card, get \$20 cash for making at least your minimum payment each month and not exceeding your credit limit.

Reward Points you can actually use

Earn double Reward Points on every dollar of purchases in the first 60 days after opening your new account.

Redeem points for things like:

- travel awards
- merchandise
- discounted auto loan rate at Altra

CU REWARDS PROGRAM

Earn one Reward Point for every dollar of purchase made on your Altra credit card.

Redeem CU Rewards Points

Merchandise (starts at 2,500 pts)www.curewards.com

Montrose Travel (starts at 6,250 pts)800-900-6160

FREQUENTLY ASKED QUESTIONS

Altra Billing Cycle

Payment Due date: 1st calendar day of each month (default cycle for all members)

24/7 Customer Service800-654-7728

Activation800-527-7728

Insurance800-445-6500

Lost/Stolen.....800-654-7728

Disputeswww.altra.org