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for using free  
online services.

# Earn 3.25% APY

No minimum balance. No monthly fees.  
Up to \$20 ATM refunds every month.

Earn 3.25% APY on A+ Checking balances up to \$25,000 just for using electronic services like Free Online Banking and eStatements.

**Click for more info or call 800-755-0055  
to switch to A+ Checking today.**

 **Checking**  
fits your life

\*Membership eligibility required. A+ Checking available for personal accounts only. The use of four free Altra electronic services is required to receive dividend rate and up to \$20 per month in ATM fee refunds. Portion of account balance over \$25,000 earns 0.50% Annual Percentage Yield (APY). Non-qualifying accounts earn .25% APY. ATM fee refunds available for ATM withdrawals made from A+ Checking. Dividends are calculated and paid each calendar month on the daily balance. Rates shown effective 01-01-10; subject to change monthly. Please contact Altra for complete account details. Federally insured by NCUA.