

Rate Disclosure

Business Regular Savings

<i>Minimum balance</i>	<i>Dividend % Rate</i>	<i>Annual % Yield</i>
\$5.00	0.748	0.750

Business MMA, High Rate Savings, Certificate Rates

See non-business rate sheet

Business Checking with Dividends

<i>Minimum balance</i>	<i>Dividend % Rate</i>	<i>Annual % Yield</i>
\$5,000-9,999	1.193	1.20
\$10,000-19,999	1.490	1.50
\$20,000 & over	1.785	1.80

Disclosure

A penalty may be imposed for withdrawals made before maturity from all Certificates. All Business MMA and Business High Rate Savings earn a 0.499% dividend rate with a 0.50% APY if the balance falls below the required minimum. The dividend rate and annual percentage yield may change at any time at the credit union's discretion.

Business Regular Savings – Dividends are compounded quarterly and paid quarterly. The Dividend Period is quarterly. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Business MMA and Business High Rate Savings – Dividends are compounded monthly and paid monthly. The dividend period is monthly. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Business Checking with Dividends – Dividends are compounded monthly and paid monthly. The dividend period is monthly. Dividends are calculated by the daily balance method which applies a daily periodic rate to the collected balance, above \$5,000, in the account each day. Dividends will begin to accrue on the business day the items are assumed collected in your account. If the balance drops below \$5,000, the account will not be paid a dividend for that day, but will not lose the dividends earned for the entire month.

For MMA and Savings Accounts, Federal regulations allow up to six transfers a month. We may require the governing body of the organization opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the organization. We may require separate documentation to open an organization account. If you close your account before dividends are paid, you will not receive the accrued dividends. Please read Altra's Account Disclosure and Agreement that may also apply to organizational accounts.

Services Charges

Items Deposited or Paid

<i>Non-Profit Business Checking</i>	50 Free then \$0.20 / items over 50
<i>Basic Business Checking</i>	100 Free then \$0.20 / items over 100
<i>Business With Dividends</i>	150 Free then \$0.20 / items over 150

Maintenance Service Charge

<i>Basic Business Checking</i>	\$7.50 if daily balance <\$500
<i>Business with Dividends</i>	\$15 if daily balance <\$2000

Check Images Online Free with monthly e-statements
\$3 with paper statements

Inactive Checking \$5 per month if no activity for 12 mos.

NSF / Negative Balance

Service Charge \$30 per item

Consecutive Days

Overdrawn Service Charge \$30 every 7th day account is negative

NSF Deposited Item First time FREE, \$10 thereafter

Overdraft Protection \$3 per transfer from deposit account

Free unlimited transfers from line of credit

Statement Copy / History	\$.50 per request
Stop Payment	\$.30 per item
Altra ATM Transactions	Unlimited FREE from Altra ATMs
Non-Altra ATM Transactions5 FREE/month, then \$1.50 each (surcharge may apply from ATM owner)
Business Account Research	\$.25 per hour, 1 hour minimum
Cashiers ChecksFREE if payable to the business, \$5 if payable to third party
Currency & Coin OrdersFREE
Currency Bag2 FREE, \$5 thereafter
Commercial Money Orders	\$.35
Outgoing Domestic / ForeignWire	\$.20 / \$50
Incoming WireFREE
Funds Transfer via Online Banking (Outgoing)	\$.5 - \$10
Funds Transfer via Online Banking (Incoming)FREE
Excessive transfers from Savings (Same as fee brochure)	\$.30