

CHECKING ACCOUNTS



Free Check Images available Online Check Images are free if you receive free online e-statements. Check Images are \$3/month if you receive paper statements.	A+ CHECKING No minimum balance. Earn certificate-like dividends on balances up to \$25,000 and up to \$20 in ATM fees refunded monthly.*	FREE The right choice for those who don't like to maintain a minimum balance.	PREMIUM Earn dividends with a low minimum average daily balance.	PLATINUM Earn high-yield money market dividends with unlimited check-writing. Includes one free box of checks each year. Minimum balance required.
Minimum Average Daily Balance**	\$0	\$0	\$500	\$25,000
Below Average Daily Balance fee	\$0	\$0	Yes	Yes
Dividend rate paid on	Daily Balance	N/A	Average Daily Balance	Daily Balance
Non-Altra ATM transactions	Free & Unlimited, Up to \$20 in ATM fees refunded monthly	5 free / month	5 free / month	5 free / month
Online Banking and Bill Pay	Free, 1 visit/month required	Free	Free	Free
Account access by phone	Free	Free	Free	Free
E-statements (includes free Check Images)	Free, required	Free	Free	Free
Checks	Free checks for members w/valid Student I.D. (first box only) or those age 60+ • No Per Check charge • Check Buy Back: \$2/book up to \$10			
Overdraft Privilege <i>Available for qualified members</i>	Yes	Yes	Yes	Yes
Overdraft Transfers from Savings	Yes	Yes	Yes	Yes
Cross-account overdraft protection <i>Joint account holders only</i>	Yes	Yes	Yes	Yes
Standard Online Pay People + Standard Online Funds Transfer between financials	Free upon request	Yes	Yes	Yes
A+ Checking Monthly Requirements** 1) Receive a free monthly e-statement. 2) Set up free direct deposit or one ACH withdrawal per month (minimum \$50). 3) Use free online banking a minimum of once per month. 4) Make 10 Altra check card purchases (not ATM withdrawals) per month.		A+ Checking ATM Refund – No fees from Altra for using non-Altra ATMs (surcharges may still apply from ATM owner). Get up to \$20 in ATM fees (surcharges) refunded each month from any U.S. ATM for qualifying accounts.** Other Accounts ATM Refund – All other Altra checking accounts offer a total of 5 free transactions per month from any non-Altra ATM (surcharges may still apply from ATM owner).		

*Average Daily Balance calculated by adding up your balance for each day of the month and dividing by number of days in the month. Platinum Checking earns lower Annual Percentage Yield (APY) if balance falls below required minimum. See Altra's Service Charges Brochure for current information. **A+ Checking cycle begins last day of month and ends the second to last day of next month; allowing Altra to calculate / post dividends and ATM refunds on last day of each month. The use of four free Altra technology services required each cycle to qualify to receive A+ dividend rate on balances up to \$25,000 and up to \$20 per month in ATM fee refunds. Portion of account balance over \$25,000 receives lower APY than A+ rate; Non-qualifying accounts earn a lower APY than that rate. ATM fee refunds available for ATM withdrawals made from A+ Checking. Minimum Direct Deposit required. Dividend rates for all Altra checking accounts available online at www.altra.org under "Rates at a Glance" or on current Altra rate sheets. Contact Altra for complete account details.