

# IOLTA & IBRETA Accounts

## DISCLOSURE



The Altra IOLTA (Interest On Lawyers Trust Accounts) and IBRETA (Interest Bearing Real Estate Trust Accounts) will earn a tiered dividend rate based on a balance in the account. The account will operate the same as our Business Edge Checking account, without any balance or volume fees. See Altra's Service Fee handout and Business Membership & Account Agreement for complete details.

Dividends are compounded monthly and paid monthly. Dividends earned on the accounts are reported and sent to the state the account is located in. Any NSF activity is also reported to the state.

DAILY AVERAGE BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
under \$5,000	0.00%	0.00%
\$5,000 - \$19,999	0.10%	0.10%
\$20,000 & over	0.15%	0.15%

IOLTA and IBRETA accounts are currently available in Wisconsin and Minnesota only.

**CONTACT ALTRA'S BUSINESS SERVICES DEPARTMENT FOR COMPLETE DETAILS.**