

Indexed Money Market Accounts

DISCLOSURE



The Altra Indexed Money Market will earn a 0.10% dividend rate if the balance falls below the required minimum on any given day. The annual dividend yield (APY) will be an indexed rate determined by the 1-year Regular Advance rate of the Federal Home Loan Bank of Chicago (FHLB) based on the last business day of the previous month and will be effective on the first day of the current month.

MINIMUM BALANCE DURING THE MONTH	ANNUAL PERCENTAGE YIELD (APY)
\$1,000,000 +	1 year FHLB rate
\$750,000 - \$999,999	1 year FHLB rate - 0.25%
\$250,000 - \$749,999	1 year FHLB rate - 0.40%
\$0 - \$249,999	0.10%

Dividends are compounded monthly and paid monthly. The ending balance of the account each day is multiplied by a daily rate (rate divided by the interest base of 365 or 366 days) and then accrues / accumulates until posted. Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

For the Altra Indexed Money Market accounts, Federal regulations allow up to six transfers per month.

Applies to non-individuals or entities other than an individual depositor: We may require the governing body of the organization opening the account to give us 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.

Available to both Business and Retail Members

CONTACT ALTRA FOR COMPLETE DETAILS

