

# TRUTH-IN-SAVINGS DISCLOSURE

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Special Savings, Health Savings, IRA Savings, Indexed Money Market, Best Life Money Market accounts the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For A + Checking, and A+ Platinum Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is listed on our Rate Sheet. Health Savings, Indexed Money Market, Best Life Money Market, A + Checking, and A+ Platinum Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yield applicable to each tier are disclosed on our Rate Sheet. For Health Savings, Indexed Money Market, and Best Life Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. A + Checking and A+ Platinum are account is a tiered rate accounts. Qualifying accounts will earn the first dividend rate and annual percentage yield listed for the account on our Rate Sheet on balances up to \$15,000.00 and the second dividend rate and annual percentage yield listed for balances over \$15,000.00. Qualifying accounts must: 1) Receive your monthly eStatement at a valid email address; 2) Sign in to Online Banking through Altra.org or the Altra Mobile app at least once per cycle. For security purposes, we recommend using the most recent version of the mobile app available. Aggregation services such as Quicken or Mint will not count as a valid login; 3) Have one direct deposit or ACH of at least \$50.00 into your A+checking account each cycle for A+ Checking accounts, or one direct deposit or ACH of at least \$250.00 for A+ Platinum Checking accounts; and 4) Have ten (10) purchases with your Altra Visa Debit card for A+ Checking accounts or have twenty (20) purchases with your Altra Visa Debit card for A+ Platinum Checking accounts for each cycle. For any amount exceeding \$15,000.00 and you meet all of the minimum qualification requirements, the second dividend rate and annual percentage yield listed for A+ Checking or A+ Platinum Checking will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum qualification requirements during a qualification cycle, the non-qualification dividend rate and annual percentage yield listed for A+ Checking or A+ Platinum Checking will apply. For Live Your Life Spend accounts, available to members ages 10 to 23 only, you have the opportunity to earn Debit Card Cash Back rewards that may be reported as dividends for tax purposes. To qualify you must make ten (10) purchases with your Altra Visa Debit card per cycle (\$1.00 minimum purchase per transaction is required to qualify). Qualified accounts will receive Cash Back Rewards of \$0.10 per transaction \$1.00 minimum purchase per transaction is required for payout after the 10-transaction minimum requirement is completed each cycle. Debit Card Cash Back Rewards will be deposited into the account on the 1<sup>st</sup> calendar day of the following qualification cycle. If the requirement is not completed and/or posted in any given cycle, the account will not receive Debit Card Cash Back Rewards for that cycle. In the month following your 24<sup>th</sup> birthday, your Live Your Life Spend accounts will be converted to an A+ Checking account. Check writing is not allowed on the Live Your Life Spend account. Checks written against the account may be returned unpaid. Qualification cycle means the full calendar month beginning on the 1<sup>st</sup> and up to the last calendar day at 2pm Central Standard Time.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated on our Rate Sheet. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth on our Rate Sheet. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated on our Rate Sheet. For accounts using the daily balance method as stated on our Rate Sheet dividends are calculated by applying a daily periodic rate to the principal in the account each day. We reserve the right to limit the total dollar exposure per membership to \$10,000,000.00 with the credit union at our discretion.

**6. ACCOUNT LIMITATIONS** — For all accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For Live Your Life Spending accounts and Health Savings Checking accounts, you will not be charged overdraft fees and will not be eligible for Overdraft Privilege or Overdraft Protection Services. In the event an item causes a Live Your Life Spending account or Health Savings Checking Account to have a negative balance, a fee will not be assessed. You will not be opted in to the Overdraft Services Consent (Reg E).

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$5.00

**9. RATES** — The rates appearing on our Rate Sheet are accurate as of the last dividend declaration date. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**10. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

