

What is a Credit Union?

A credit union is a not-for-profit financial cooperative organized to provide a safe, convenient place to save and borrow. It's Member-owned and controlled. A volunteer board of directors is elected to oversee daily operations, establish policy, set strategic direction, and look out for the Members' best interest. The result is a strong, solid financial that is in business to benefit its Members' needs - not to make a profit.

What is the purpose of a Credit Union?

Cooperatives operate for the benefit of the Member. Rather than paying profits to stockholders, credit unions return earnings to Members in the form of higher savings rates, lower loan rates, fewer or lower fees, or new products and services. Credit unions also provide financial literacy education for Members to help them make better decisions. The primary concern is always for the Members' financial success.

Altra Membership

A \$5 deposit and \$5 membership fee is all it takes to access Altra's full range of financial products and services. That represents your ownership share in Altra; every member owns an equal share.

Once you've joined Altra, you can remain a member as long as you remain an active member, even if you change employers or locations. Family members in other parts of the country can join by mail, by phone at 800-755-0055, or online at www.altra.org.

For complete membership eligibility details please visit www.altra.org.

Mission Statement

To create member loyalty by providing products, services and guidance that enable our members, staff and communities to prosper.

Vision Statement

Helping you live your best life!

Consumer Products & Services

Altra has all the products and services you need to help meet your goals for today and the future.

CHECKING

We don't think you should ever have to pay a fee just to have a checking account.

- Free Checking
- A+ Checking
- Platinum Checking
- EMV Debit Cards

We even help you eliminate NSF fees with Overdraft Transfer Protection options and free email and text alerts when your account balance drops below an amount specified by you.

SAVINGS

- High Rate Savings Accounts
- Health Savings Accounts (HSAs)
- IRAs (Traditional & ROTH)
- Certificates of Deposit
- Money Market
- Indexed Money Market
- Youth Savings, and more.

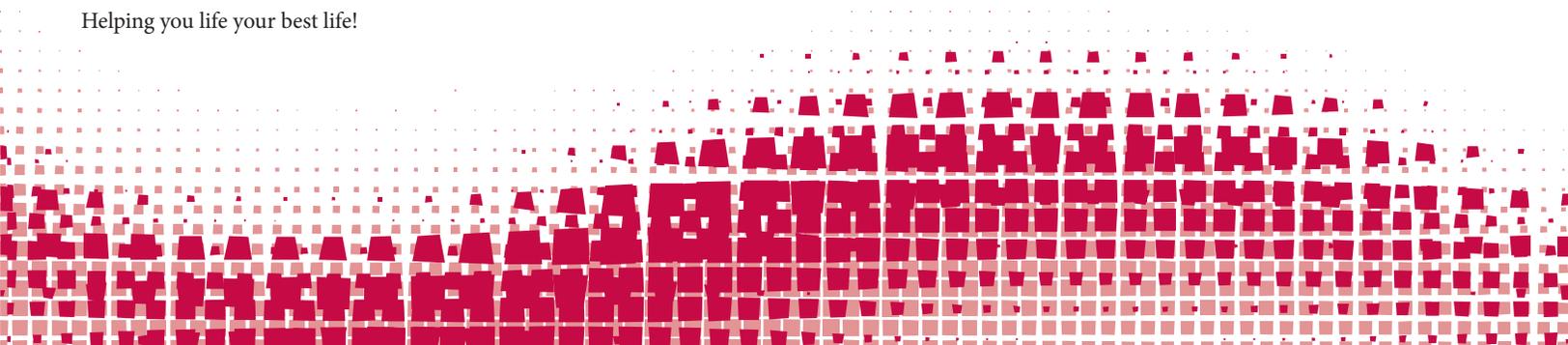
AUTO, BOAT/RV LOANS

- Auto & Cycles
- Boats & RVs

Major Mechanical Protection Coverage, Guaranteed Asset Protection, Personal Choice Payment Protection, and more.

HOME EQUITY LOANS & HELOCS

Options include fixed and variable rate 2nd mortgages with flexible terms for Home Equity Loans. Home Equity Line of Credit is a great way to finance major expenses.



HOME LOANS

Conventional Fixed Rate Mortgages, Adjustable Rate Mortgages (ARMs), Construction Loans (where applicable), Federal Housing Authority (FHA) loans, Federal VA Loans, Residential Lot Loans.

EMV CREDIT CARDS

Whether you're just starting out or trying to stay on track, we help you build good credit and manage your account responsibly with options like free bill pay, low rates, real people to answer your questions, free rewards, and more.

ONLINE/MOBILE SERVICES

- Online/Mobile Banking
- Altra Pay
- Altra Quick Access
- Live Chat
- Bill Pay
- Altra Mobile Deposit
- eStatements
- Mobile Banking
- Altra Secure ID
- Android, iPhone or iPad Mobile Apps
- Text Club
- Apple Pay, Samsung Pay & Google Pay
- Anytime Rewards

DIRECT DEPOSIT

Altra encourages members to set up payroll direct deposit. It's a free, secure way to make sure your paycheck is deposited on time, every time.

AUTOMATED PHONE BANKING

Get free unlimited access to your Altra accounts by phone. Check account balances, transfer money, make loan or credit card payments, check transaction history, or check mortgage rates. To use Automated Phone Banking simply dial 800-755-0055 and follow the voice prompts.

CO-OP SHARED BRANCH & ATMS



Altra is part of the CO-OP ATM and the CO-OP Shared Branch Network, providing thousands of Branches and ATMs. Find one near you at www.co-opsharedbranch.org.

S.A.M. (SMART AUTOMATED MACHINE)



Altra's smart deposit taking ATM. Make fast withdrawals and instant cash deposits. 24 hours a day, 7 days a week! Available at select locations.

GREENPATH FINANCIAL WELLNESS



Altra members receive free, confidential advice as well as providing you with access to free, one-on-one financial counseling, debt management services, and financial education tools.

DOCUSIGN



Go 100% digital with DocuSign. Securely sign and manage documents online from any device with the most widely used e-signature solution.

LOVE MY CREDIT UNION



Get exclusive discounts and benefits on products and services you use every day. Along with lower loan rates and fewer fees, here's another way you can save.

Altra's History

The credit union was state-chartered in 1931 as Trane Employees Credit Union in La Crosse, WI. Over the years, services expanded well beyond the La Crosse, WI, area and membership eligibility expanded to include more than Trane employees.

In 2005, the credit union was renamed Altra Federal Credit Union. The name was chosen to reflect the increased diversity of our membership while honoring our history by combining the words alliance, Trane, allegiance, and tradition. Today, Altra serves members in all 50 states and locations worldwide.

Are deposits insured?

Your savings are insured to \$250,000 by the National Credit Union Administration (NCUA), an agency of the Federal Government. IRA accounts are insured separately for an additional \$250,000. Insured accounts include savings, checking, money market, certificates, and club accounts.



Federally insured by NCUA.
Equal Housing Lender.

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