



High Rate Dividends



ATM Refunds



No Minimum Balance



No Monthly Fees



Free Debit Card

## OTHER ACCOUNT BENEFITS

- Free Altra mobile deposit
- Free mobile banking and mobile app
- Free online banking & bill pay
- Free eStatements
- Free online check images
- Online funds transfer
- Overdraft privilege to qualified members
- Free overdraft transfers from an Altra Personal Line of Credit or Home Equity Line of Credit
- Overdraft transfer protection from accounts on which you're a joint owner
- Free unlimited phone transfers from Checking
- Free balance inquiries by phone
- Free checks (members age 60+ only; limit 1 box; must be ordered in person or by phone)
- Cross-account transfers to/from Altra accounts on which you are a joint owner
- Free Altra Secure ID Theft Protection and other security benefits
- Free online budgeting tools
- Free welcome pack of checks (Students only)

## ACCOUNT REQUIREMENTS

Use these four (4) free Altra eServices listed below to earn high rate dividends and up to \$20 ATM transaction fee refunds each cycle.\*

1. Receive your monthly A+ Checking Report Card and eStatement at a valid email address.
2. Sign in to Free Online Banking at least once per cycle.\*
3. Have one Direct Deposit of at least \$50 into A+ Checking account each cycle.\*
4. Have ten (10) purchases with your Free Altra Visa Debit card each cycle.\* ATM transactions do not qualify.

## IT'S EASY TO STAY ON TRACK

We'll email you each month to let you know if you met the account requirements. If you can't meet the requirements one cycle, don't worry — you'll simply earn a lower dividend on the balance in your account without ATM refunds for that cycle. Meet the requirements the following cycle and you'll automatically earn high rate dividends and up to \$20 in ATM refunds once again.

## 2019 QUALIFICATION CYCLES

Jan	.....	1/01-1/31
Feb	.....	2/01-2/28
March	.....	3/01-3/31
April	.....	4/01-4/30
May	.....	5/01-5/31
June	.....	6/01-6/30
July	.....	7/01-7/31
August	.....	8/01-8/30
Sept	.....	9/01-9/30
Oct	.....	10/01-10/31
Nov	.....	11/01-11/30
Dec	.....	12/01-12/31



\*Membership eligibility required. Available for personal accounts only. Qualifying accounts earn currently posted Annual Percentage Yield (APY) on balances up to \$15,000; Portion of balance over \$15,000 earn 0.40% APY. If all requirements are not completed and/or posted in any given cycle, the entire account balance earns 0.10% APY for that cycle. Qualification cycle means the full calendar month beginning on the 1st and up to the last calendar day at 2 pm CST. Rates subject to change monthly.

\*\*Debit card transactions processed by merchants and received by Altra as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by Altra as Point of Sale (POS) transactions count towards qualifying debit card transactions. ATM fee refunds available for ATM withdrawals made from A+ Checking account only. Dividends calculated and paid each calendar month on the daily balance.

Federally insured by NCUA.