



High Rate Dividends



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.*

1. Receive your monthly A+ Platinum Report Card and eStatement at a valid email address.
2. Sign in to Free Online Banking or Mobile app at least once per cycle.*
3. Have one Direct Deposit of at least \$250 into A+ Platinum account each cycle.*
4. Make twenty (20) 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 for that cycle. Meet the requirements the following cycle and you'll automatically earn high rate dividends once again.

2019 QUALIFICATION CYCLES

Qualification cycle means the full calendar month beginning on the 1st and up to the last calendar day at 2 pm CST.

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



*APY = Annual Percentage Yield. Membership eligibility required. Available for personal accounts only; One account per person. Qualifying accounts will earn 3.50 % APY on balances up to \$15,000 and .40% APY over \$15,000. To qualify you must 1) Receive your monthly eStatement at a valid email address; 2) Sign in to Online or Mobile Banking at least once per cycle; 3) Have one direct deposit or ACH of at least \$250 into your A + Platinum Checking account per cycle; and 4) Make twenty (20) purchases with your Altra Visa Debit card per cycle. 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. Dividends calculated and paid each calendar month on the daily balance.

Federally insured by NCUA