



# FREE CHECKING ACCOUNTS

With an Altra checking account, you'll enjoy all of the following features for FREE:

- No Minimum Balance
- Online Banking
- Bill Pay
- Altra Mobile Deposit
- Visa Debit Card
- Mobile banking
- eStatements
- Mobile Wallets: Apple Pay, Google Pay, & Samsung Pay

## Free Checking

### Dividends

No Dividends Earned

### ATM Refunds

No ATM Refunds

### How to Qualify

- No monthly qualifications needed.

### For Members who:

- Have basic or low account activity.
- Need to keep funds separate from main or A+ account.
- Do not have direct deposit available for the foreseeable future.
- Do not use online or mobile banking.
- Prefer paper statements.

## A+ Checking

### Dividends

**1.50% APY\*** up to \$15K  
**0.20% APY\*** over \$15K

### ATM Refunds

Up to \$20 per monthly cycle

### How to Qualify

- Make 10 (ten) purchases with your Altra Visa Debit Card each monthly cycle. ATM Transactions do not qualify.
- Have one Direct Deposit or ACH of at least \$50 into your A+ account each monthly cycle.
- Log into Online Banking through Altra.org or the Altra Mobile app at least once per month. Aggregation services such as Quicken or Mint will not count as a valid login. For security purposes, we recommend using the most recent version of the mobile app available.
- Receive your monthly A+ report card and eStatement at a valid email address.
- **0.05% APY\* if dividend qualifications not met.**

### For Members who:

- Use ATMs frequently.
- Have infrequent point of sale activity.
- Have paychecks, retirement income, monthly dividend checks, etc. of less than \$250 direct deposited monthly.

## A+ PLATINUM

### Dividends

**2.50% APY\*** up to \$15K  
**0.20% APY\*** over \$15K

### ATM Refunds

No ATM Refunds

### How to Qualify

- Make 20 (twenty) purchases with your Altra Visa Debit Card each monthly cycle. ATM Transactions do not qualify.
- Have one Direct Deposit or ACH of at least \$250 into your A+ Platinum account each monthly cycle.
- Log into Online Banking through Altra.org or the Altra Mobile app at least once per month. Aggregation services such as Quicken or Mint will not count as a valid login. For security purposes, we recommend using the most recent version of the mobile app available.
- Receive your monthly A+ Platinum report card and eStatement at a valid email address.
- **0.05% APY\* if dividend qualifications not met.**

### For Members who:

- Keep a high balance and use this account as their main account.
- Have paychecks, retirement income, monthly dividend checks, etc. of over \$250 direct deposited monthly.

## LIVE YOUR LIFE SPEND ACCOUNT

(Available to ages 13-23)

### Dividends

No Dividends Earned

### ATM Refunds

No ATM Refunds

### How to Qualify

- Have ten (10) Debit Card purchases with your Free Altra Visa Debit card each monthly cycle. Transactions less than \$1.00 will not count towards Debit Cash Back Rewards. ATM transactions do not qualify.
- Qualified accounts will receive Cash Back Rewards of \$0.10 per transaction (\$1.00 minimum purchase per transaction required) after the 10-transaction minimum requirement is completed each cycle
- Receive your monthly eStatement at a valid email address.
- **\$0.00 Cash Back Rewards paid if qualifications not met.**

### For Members who:

- Do not want to worry about Overdrafts or Fees. Live Your Life does not charge you Overdraft Fees!
- Want to be able to spend your money conveniently and earn rewards for purchases.
- **Check writing is not available and checks presented against this account may be returned unpaid.**

Inactivity fees can apply in the following situations: • \$10 per month (members age 24 & over) if account balance is less than \$250 with no activity for 6 months • \$5 or balance in the account for members age 23 & under, on accounts with balances \$5 or less and no activity for 6 months • Inactive account fees may result in closing of the account after 6 months of inactivity. Overdraft fees may apply. See our Service Fees for more information. Not available to Guardianship, Rep Payee, or UTMA accounts.

\*APY = Annual Percentage Yield.