



# BUSINESS CHECKING ACCOUNTS

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

- Online Banking
- Visa Debit Card
- Altra Mobile Deposit
- Bill Pay

Business Basic	Business Advantage	Business Edge	Business Non-Profit
<b>Dividends</b> No Dividends Earned	<b>Dividends</b> No Dividends Earned	<b>Dividends</b> Tiered	<b>Dividends</b> No Dividends Earned
<b>Monthly Service Charge</b> No Charge	<b>Monthly Service Charge</b> \$10 (Waived with an average balance of \$500)	<b>Monthly Service Charge</b> \$15 (Waived with an average balance of \$5,000)	<b>Monthly Service Charge</b> No Charge
<b>Overdraft Protection</b> Business Line of Credit or Savings Account	<b>Overdraft Protection</b> Business Line of Credit or Savings Account	<b>Overdraft Protection</b> Business Line of Credit or Savings Account	<b>Overdraft Protection</b> Not available
<b>Checks Written &amp; Deposited Monthly</b> \$0.25 per item	<b>Checks Written &amp; Deposited Monthly</b> <ul style="list-style-type: none"> <li>• 100 Written Items FREE, plus</li> <li>• 100 Deposited Items FREE</li> <li>• \$0.25 per item over 100</li> </ul>	<b>Checks Written &amp; Deposited Monthly</b> <ul style="list-style-type: none"> <li>• 150 Written Items FREE, plus</li> <li>• 150 Deposited Items FREE</li> <li>• \$0.25 per item over 150</li> </ul>	<b>Checks Written &amp; Deposited Monthly</b> <ul style="list-style-type: none"> <li>• 50 Written Items FREE, plus</li> <li>• 50 Deposited Items FREE</li> <li>• \$0.25 per item over 50</li> </ul>
<b>For Members who:</b> <ul style="list-style-type: none"> <li>• Do not normally write or deposit a lot of checks.</li> <li>• Have low transaction volume.</li> </ul>	<b>For Members who:</b> <ul style="list-style-type: none"> <li>• Accept and write checks.</li> <li>• May need teller services.</li> <li>• Have low transaction volume.</li> </ul>	<b>For Members who:</b> <ul style="list-style-type: none"> <li>• Accept and write checks.</li> <li>• May need teller services.</li> <li>• Have higher transaction volume.</li> </ul>	<b>For Members who:</b> <ul style="list-style-type: none"> <li>• Have an active 501(c)(3) status to qualify as non-profit status.</li> <li>• Accept and write checks.</li> <li>• May need teller services.</li> <li>• Have low transaction volume.</li> </ul>

Cash Management Services are available through the Business Department. Please send a referral, or call the Business Hotline at x4590 for questions.

### Merchant Services:

- Allows the business to accept debit and credit cards.
- Monthly Fee Based on Volume.

### ACH Origination:

- Allows the business to offer Payroll direct deposit or pay bills via ACH.

### Health Savings Accounts:

- Allows the business to offer a Free HSA to their employees if they provide a qualified Health Plan as part of their benefits.
- Membership Eligibility Required.

### Business Sweeps:

- Allows the business to automatically transfer amounts that exceed, or fall short of, a certain level into another account at the close of each business day.
- Requires approval from the Business Department.

### Remote Deposit Capture:

- Allows the business to scan checks through a machine at their location.
- Requires approval from the Business Department.

Checks written and deposited monthly service fee is applied at the end of each month. Each check deposited through Altra Mobile Deposit or Remote Deposit Capture counts towards the monthly transaction volume limits. Both written and deposited checks are counted separately. The ledger entry at the end of the month is also categorized. The daily average balance is the total of all days in a month added together and divided by the number of days. If the daily average balance falls below the minimum required amount, a minimum balance charge will be assessed. See Business Rate Disclosure for Rates and other related fees.