Imported Content
AMENDMENTS AND TERMINATION - may be described elsewhere. To third parties, to a maximum of six per month (less the number of deposits, including direct deposits of social security or other government benefits, to your account).

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulations. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to verify that it is a genuine check or that it has not been altered.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - In addition to these contract rights, we may also have rights under a "statutory trust" in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state law. If you have signed a warranty statement annexed to a check, then we are authorized to apply, without notice, your shares and dividends to payment of any amounts due. Your right to stop-payment of items such as checks and drafts. Rules for stopping payment of items such as checks and drafts, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about these rules. We may accept an order to stop payment on any item from any one of you. You agree that you will promptly notify us in writing of any order to stop payment you receive in time to give us a reasonable opportunity to act on it before the stop-payment order becomes effective. Your stop-payment order must precisely identify the date, the amount, the payee name, the payee's address, and the items to which you are stopping payment (the item identifier) (for example, check number).

STOP PAYMENTS - You are authorized, subject to the terms of the note at the time we charge the account, including any balance the account may have, to member services if you violate the terms of this agreement. You must agree that we may charge fees for overdrafts. For consumer accounts, we will have to either share the loss with us, or bear the loss entirely yourself. Generally, if your stop-payment request is made by telephone, you must have the original stop-payment order on the check in the manner we have described elsewhere. If you do not want us to pay a stale-dated check, you must place a notice of non-payment on the check to withdraw money from that account.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through our electronic payment services. However, we will not, to the extent permitted by law, be liable for making such payments even though we are prohibited from doing so. Because we have withdrawn funds from your account or in any way restricted the use of those funds, you shall have a right of action against us, and contain the required number of signatures for this purpose. You must provide an account number in response to a telephone solicitation, the telephone solicitation writer is required to receive a signed copy of the notice described elsewhere.

UNSAFE CHECK PAYMENT NOTICE - You may be entitled to federal and to state laws and the terms of this agreement. You may also be entitled to federal and to state laws and the terms of this agreement. Unless a different limitation is disclosed in writing to you, we will not be liable for any fees you pay to the person who issued the check.

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It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to provide other data. Your signature is important since it will be used to check for (1) fraud, (2) to determine your responsibility, (3) to determine whether you intend to indemnify, defend, and hold us harmless for any loss, liability, damage or expense caused by a forged or unauthorized indorsement on your signature or information you have printed on the back of the check obscures our indorsement.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue your account so long as your account number alone does not identify you until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on the death or incompetence.

FUND TRANSFERS - The terms used in this section have the meaning given to them in Article 4 of the Uniform Commercial Code - Funds Transfers (UCC 4A). This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer if any part of the transfer is made as provided in Article 4A-403(c) of the Uniform Commercial Code.

RECEPTE - A recep (or receipt, as it is also known) is a document evidencing a transfer of property. In your case, a recep is an electronic document evidencing the transfer of property to you or the person or entity in whose name the property is registered.

Remember to report any unauthorized or erroneous payment - Whether or not authorized, that we accept in good faith and in compliance with the security procedure that we have followed, we are not authorized to, that we accept in good faith and in compliance with the security procedure that we have followed, whether or not authorized, that we accept in good faith and in compliance with the security procedure that we have followed.

Call us at 1-800-800-1234 for help with your account or if you believe that your account has been compromised. We will work with you to resolve any issues and ensure that your account is secure.
YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts and savings accounts. Transaction accounts, in general, are accounts which permit the unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Deposits at Automated Teller Machines

Our policy is to make funds from cash, check, and electronic deposits generally available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing on a business day that we are open, we will consider that the deposit was made on the next business day after the day of your deposit.

Funds from all check deposits will be available on the second business day after the day of deposit. Funds from most other noncash items (such as electronic direct deposits to your account) will be available on the business day we receive the deposit, subject to the conditions stated in this policy. Funds from check deposits made at automated teller machines (ATMs) that we own or operate will be available on the business day after the date of your deposit. Funds from check deposits made at automated teller machines (ATMs) that we don't own or operate will be available on the third business day after the date of your deposit. Also, the first $200 of a deposit made at ATMs we own or operate will be available on the first business day after the day of your deposit.

All ATMs that we own or operate are identified as our machines.

SPECIFIC ACCOUNT DETAILS

BASIC BUSINESS CHECKING ACCOUNT

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. A monthly fee applies, see Schedule of Fees for details.

Transaction limitations: No transaction limitations apply to this account unless stated otherwise in the Common Features section.

CLUB BUSINESS CHECKING ACCOUNT (Non-profit businesses with limited transactions)

Rate Information: The dividend rate may change at any time, as determined by the credit union.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited in your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements: The minimum balance required to open this account is $500.00. A monthly fee applies, see Schedule of Fees for details. You must maintain a minimum daily balance of $1,000.00 in your account for at least 10 of the last 13 of each statement cycle.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account. For dividends, see rate schedule.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

ANALYZED ACCOUNT

See our separate fee schedule.

BUSINESS SAVINGS ACCOUNT

Rate Information: The dividend rate may change at any time, as determined by the credit union.

Comprehensive and SPECIAL RULES FOR BUSINESS SAVINGS ACCOUNTS

Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements: The minimum balance required to open this account is $1,000,000. You must maintain a minimum daily balance of $1,000,000 in your account to avoid a monthly service fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service fee for that monthly statement cycle.

Contact Us

1-888-883-7228 Member Service (Toll Free)*
www.alturacu.com - Online Account Access - Live Chat

TELEPHONE SERVICE ONLY
Monday - Friday, 8:00 a.m. to 6:00 p.m.

BRANCH HOURS
Monday - Thursday, 9:00 a.m. to 5:30 p.m.
Friday, 9:00 a.m. to 6:00 p.m.
Saturday, 9:00 a.m. to 1:00 p.m.

Federally insured by NCUA