Share Rates

To open a deposit account call (888) 883-7228 or visit our Web site at www.alturacu.com

## SHARE SAVINGS AND CHECKING ACCOUNTS

## Regular Share Savings

No minimum balance required to earn dividends.

Side Share
No minimum balance required to earn dividends.
Holiday Savings
No minimum balance required to earn dividends.
Ascend Checking

| Average daily balance of $\$ 0.00$ to $\$ 9,999.99$ | $0.00 \%$ | $0.00 \%$ |  |
| :--- | :--- | :--- | :--- |
| Average daily balance of $\$ 10,000.00$ to $\$ 49,999.99$ | $0.05 \%$ | $0.05 \%$ |  |
| Average daily balance of $\$ 50,000.00$ and higher | $0.20 \%$ | $0.20 \%$ |  |
| WealthBuilder^ $^{\wedge}$ |  |  | $0.60 \%$ |
| $10,000.00+$ | $0.60 \%$ |  |  |


| Opening Deposit | Rate | APY |
| :---: | :---: | :---: |
| $\$ 25.00+$ | $0.10 \%$ | $0.10 \%$ |

\$10,000.00+
0.60\%
$\$ 10,000$ minimum daily balance required to earn dividends (minimum of ten (10) debit card transactions per month in order to receive stated rate) and a $\$ 50,000.00+$ CFS relationship required
^ Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may carry investment risk including possible loss of principal. Investment Representatives are registered through CFS. Altura Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. To earn the stated rate, the WealthBuilder account has to have a minimum of ten (10) debit card transactions per month and a minimum daily balance of $\$ 10,000$. For any month in which the transaction activity threshold is not met, the rate for that month will default to $0.20 \%$ on balances for the previous month. For any month in which the minimum balance requirement is not met, the rate for that month will default to $0.00 \%$ on balances for the previous month.

## MONEY MARKET ACCOUNTS

Effective March 4, 2024
Smart Money Market

| Balance | Rate | APY |
| :---: | :---: | :---: |
| $\$ 0.00-\$ 9,999.99$ | $0.10 \%$ | $0.10 \%$ |
| $\$ 10,000.00-\$ 49,999.99$ | $0.15 \%$ | $0.15 \%$ |
| $\$ 50,000.00+$ | $0.20 \%$ | $0.20 \%$ |


| Balance | Rate | APY |
| :---: | :---: | :---: |
| $\$ 0.00-\$ 9,999.99$ | $1.14 \%$ | $1.15 \%$ |
| $\$ 10,000.00-\$ 49,999.99$ | $1.24 \%$ | $1.25 \%$ |
| $\$ 50,000.00+$ | $1.54 \%$ | $1.55 \%$ |

^ To qualify for a Prestige Money Market the primary member must also maintain an active checking account under any account number to earn the stated Prestige Money Market rates. An active checking account is defined as a checking account that has a minimum of ten (10) debit card transactions per month. For any month in which the transaction activity threshold is not met, the rate for that month will default to the current Smart Money Market rate on balances for the previous month.

## SHARE CERTIFICATE ACCOUNTS^

Effective March 4, 2024

| Balance |  | 3 Months | 6 Months | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | $50 / 50^{\wedge \wedge ~}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\$ 1,000.00-\$ 99,999.99$ | RATE | $0.50 \%$ | $0.55 \%$ | $0.65 \%$ | $0.80 \%$ | $0.85 \%$ | $1.04 \%$ | $1.24 \%$ | $0.70 \%$ |
|  | APY | $0.50 \%$ | $0.55 \%$ | $0.65 \%$ | $0.80 \%$ | $0.85 \%$ | $1.05 \%$ | $1.25 \%$ | $0.70 \%$ |
|  |  |  |  |  |  |  |  |  |  |
|  | RATE | $0.60 \%$ | $0.65 \%$ | $0.75 \%$ | $0.90 \%$ | $0.95 \%$ | $1.14 \%$ | $1.34 \%$ | $0.80 \%$ |
|  | APY | $0.60 \%$ | $0.65 \%$ | $0.75 \%$ | $0.90 \%$ | $0.95 \%$ | $1.15 \%$ | $1.35 \%$ | $0.80 \%$ |

^ Penalties for early withdrawals.
^^ 50 week term certificate \& opening deposit of $\$ 50.00$. A minimum balance of $\$ 50.00$ is required to earn dividends at $0.70 \%$ APY. Share certificate holders must be 24 years of age or younger. Minimum $\$ 5.00$ deposits allowed throughout certificate term.

## IRA Accumulator

No minimum balance required to earn dividends.
IRA Roth Accumulator
$\$ 50.00+$
0.25\%

No minimum balance required to earn dividends.

| Balance |  | 3 Months | 6 Months | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\$ 1,000.00-\$ 99,999.99$ | $R A T E$ | $0.60 \%$ | $0.65 \%$ | $0.75 \%$ | $0.90 \%$ | $0.95 \%$ | $1.14 \%$ | $1.34 \%$ |
|  | APY | $0.60 \%$ | $0.65 \%$ | $0.75 \%$ | $0.90 \%$ | $0.95 \%$ | $1.15 \%$ | $1.35 \%$ |
|  |  |  |  |  |  |  |  |  |
|  | RATE | $0.70 \%$ | $0.75 \%$ | $0.85 \%$ | $1.00 \%$ | $1.04 \%$ | $1.24 \%$ | $1.44 \%$ |
|  | APY | $0.70 \%$ | $0.75 \%$ | $0.85 \%$ | $1.00 \%$ | $1.05 \%$ | $1.25 \%$ | $1.45 \%$ |

^ Penalties may apply for withdrawals prior to age $591 / 2$ and early certificate withdrawals. IRA funds are insured separately from other deposits.
Altura Credit Union share accounts are federally insured to at least $\$ 250,000.00$ by the National Credit Union Share Insurance Fund (NCUSIF).
Rates are subject to change without notice. All dividends are calculated daily \& paid monthly.
Fees may reduce earnings. APY = Annual Percentage Yield

Business Rates

$\begin{array}{lll}\text { Club Business Checking } & \$ 100.00+ & 0.05 \%\end{array}$
Minimum balance of $\$ 250.00$ required to earn dividends.

## MONEY MARKET BUSINESS ACCOUNTS

| Business Smart Money Market |  |  |
| :---: | :---: | :---: |
|  |  |  |
| Balance | Rate | APY |
| $\$ 0.00-\$ 2,499.99$ | $0.10 \%$ | $0.10 \%$ |
| $\$ 2,500.00-\$ 24,999.99$ | $0.10 \%$ | $0.10 \%$ |
| $\$ 25,000.00+$ | $0.10 \%$ | $0.10 \%$ |

## Business Prestige Money Market

| Balance | Rate | APY |
| :---: | :---: | :---: |
| $\$ 0.00-\$ 2,499.99$ | $0.15 \%$ | $0.15 \%$ |
| $\$ 2,500.00-\$ 24,999.99$ | $0.20 \%$ | $0.20 \%$ |
| $\$ 25,000.00+$ | $0.20 \%$ | $0.20 \%$ |


| Balance |  | 3 Months | 6 Months | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\$ 1,000.00-\$ 99,999.99$ | $R A T E$ | $0.50 \%$ | $0.55 \%$ | $0.65 \%$ | $0.80 \%$ | $0.85 \%$ | $1.04 \%$ | $1.24 \%$ |
|  | $A P Y$ | $0.50 \%$ | $0.55 \%$ | $0.65 \%$ | $0.80 \%$ | $0.85 \%$ | $1.05 \%$ |  |
|  |  |  |  |  |  |  |  |  |
|  | RATE | $0.60 \%$ | $0.65 \%$ | $0.75 \%$ | $0.90 \%$ | $0.95 \%$ | $1.14 \%$ |  |
|  | APY | $0.60 \%$ | $0.65 \%$ | $0.75 \%$ | $0.90 \%$ | $0.95 \%$ | $1.15 \%$ | $1.34 \%$ |
|  |  |  |  |  |  |  |  |  |

CREDIT CARD LOANS
Variable / APR^^
As low as 16.24\%

Altura Credit Union share accounts are federally insured to at least $\$ 250,000.00$ by the National Credit Union Share Insurance Fund (NCUSIF). Rates are subject to change without notice. All dividends are calculated daily \& paid monthly.

Fees may reduce earnings. APY = Annual Percentage Yield

* Penalties for early withdrawals.

APR $=$ Annual Percentage Rate
^^ Variable Rate indexed to the Prime Rate

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CONSUMER LOANS*

| Auto Loans |
| :---: |
| (up to $100 \%$ financing, incl tax \& lic) |
| Up to 36 Months |
| Up to 48 Months |
| Up to 60 Months |
| Up to 72 Months |
| Up to 84 Months (\$25,000 minimum loan) |


| Motorhome/RV Loans (up to 100\% financing, incl tax \& lic) |
| :---: |
| (Incl 5th Wheels \& Travel Trailers) |
| Boat Loans (up to $100 \%$ financing, incl tax \& lic) |
| Motorcycle Loans (Street Legal, up to 100\% financing, incl tax \& lic) |


| Toys \& Misc. Collateral (up to 100\% financing, incl tax \& lic) |
| :---: |
| (Seadoos, Dirt Bikes, Horse Trailers, etc.) |

$$
\frac{\text { New }}{2023-2024 \text { Model Years }}
$$

## Auto Loans

(up to 100\% financing, incl tax \& lic)
Up to 36 Months
Up to 48 Months
Up to 60 Months
Up to 72 Months
Up to 84 Months (\$25,000 minimum loan)

Motorhome/RV Loans (up to 100\% financing, incl tax \& lic) (Incl 5th Wheels \& Travel Trailers)

Boat Loans (up to 100\% financing, incl tax \& lic)

Motorcycle Loans (Street Legal, up to 100\% financing, incl tax \& lic)

Toys \& Misc. Collateral (up to $100 \%$ financing, incl tax \& lic) (Seadoos, Dirt Bikes, Horse Trailers, etc.)

| APR |
| :---: |
| $4.99 \%$ |
| $5.49 \%$ |
| $5.69 \%$ |
| $6.09 \%$ |
| $7.49 \%$ |
| $7.75 \%$ |
|  |
| $8.99 \%$ |
| $8.25 \%$ |
| $8.99 \%$ |
|  |

$$
2022 \frac{\text { Used }}{\text { \& Older Model Years }}
$$

## Signature Loans

| Up to 24 Months | $11.99 \%$ |
| :--- | :--- |
| Up to 36 Months | $12.49 \%$ |
| Up to 48 Months | $13.49 \%$ |
| Up to 60 Months | $15.49 \%$ |

## Savings Secured Loans

Variable / APR
3.00\% above dividend rate being paid on the Share Account securing the loan

Fixed / APR
3.00\% above dividend rate being paid on the Share Certificate Account securing the loan

Fixed / APR
5.00\% above dividend rate being paid on the Share Certificate Account securing the loan

Credit Cards (non-rewards)
Credit Cards (rewards)

Home Equity Line of Credit Owner Occupied
$80 \%$ Loan to Value ( $\$ 150,000.00$ maximum loan amount)

## Home Equity Closed-End Loans Owner Occupied

First Mortgage Loans
Please Contact Mortgage Consultant or Call (866) 571-5076 for Current Rates

| Variable | APR | Index $^{\wedge} \wedge$ | Margin |
| :---: | :---: | :---: | :---: |
| $9.750 \%$ | $9.779 \%$ | $8.500 \%$ | $1.250 \%$ |
|  |  |  |  |
| Rate | APR |  |  |
| $9.11 \%$ | $9.14 \%$ |  |  |

$A P R=$ Annual Percentage Rate

[^0][^1]
[^0]:    *Listed interest rates include a $.50 \%$ discount for full direct deposit with automatic payment from checking. Rates are subject to change without notice. Rates \& terms may vary depending on approved loan amount and term. Loan rates reflect our Best Rates and may be higher depending on individual credit rating and account history.
    ^ Fees apply and will include a processing, flood, title insurance, property appraisal and escrow fee. A membership fee applies for applicants who are not currently a member of Altura Credit Union. Loan rates reflect our Best Rates and may be higher depending on individual credit rating and account history.

[^1]:    ^^ Variable Rate indexed to the Prime Rate
    Your minimum monthly payment will depend on the outstanding balance owed on your loan amortized over the remaining term of the loan. Monthly payment example: A 20 -year home equity loan for $\$ 50,000$, with an annual percentage rate of $7.50 \%$ would have 240 monthly payments of $\$ 316.47$; however, your rate is subject to change depending on the current variable annual percentage rate. A refundable deposit may be required at time of application.

