Altura CREDIT UNION™

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

Effective April 22, 2024

	Opening Deposit	Rate	APY
Regular Share Savings	$25.00+	**0.10%**	**0.10%**
No minimum balance required to earn dividends.			
Side Share	$0	**0.10%**	**0.10%**
No minimum balance required to earn dividends.			
Holiday Savings	$0	**0.10%**	**0.10%**
No minimum balance required to earn dividends.			
Ascend Checking	$25.00+		
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^	$10,000.00+	**0.60%**	**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 April 22, 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%**

Prestige Money Market ^

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 April 22, 2024

Balance		3 Months	6 Months	12 Months	24 Months	36 Months	48 Months	60 Months	50/50^^
$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%**
$100,000.00+	*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 ACCOUNTS^

Effective April 22, 2024

	Opening Deposit	Rate	APY
IRA Accumulator	$50.00+	**0.25%**	**0.25%**
No minimum balance required to earn dividends.			
IRA Roth Accumulator	$50.00+	**0.25%**	**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	*RATE*	**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%**
$100,000.00+	*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 59 1/2 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

NCUA

Business Rates

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SAVINGS AND CHECKING BUSINESS ACCOUNTS

Effective April 22, 2024

	Opening Deposit	Rate	APY
Business Savings	$1,000.00+	**0.10%**	**0.10%**
Minimum balance of $250.00 required to earn dividends.			
Basic Business Checking	$100.00+	**0.05%**	**0.05%**
No minimum balance required.			
Club Business Checking	$100.00+	**0.05%**	**0.05%**
Minimum balance of $250.00 required to earn dividends.			

MONEY MARKET BUSINESS ACCOUNTS

Effective April 22, 2024

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%**

CERTIFICATE ACCOUNTS*

Effective April 22, 2024

Balance		3 Months	6 Months	12 Months	24 Months	36 Months	48 Months	60 Months
$1,000.00 - $99,999.99	*RATE*	**0.50%**	**0.55%**	**0.65%**	**0.80%**	**0.85%**	**1.04%**	**1.24%**
	APY	**0.50%**	**0.55%**	**0.65%**	**0.80%**	**0.85%**	**1.05%**	**1.25%**
$100,000.00+	*RATE*	**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%**

CREDIT CARD LOANS

Effective April 22, 2024

	Variable / APR^^
Business Credit Cards (non-rewards)	**As low as 16.24%**

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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

Loan Rates

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CONSUMER LOANS*

Effective April 22, 2024

	New 2023-2024 Model Years	Used 2022 & Older Model Years
Auto Loans *(up to 100% financing, incl tax & lic)*	**APR**	**APR**
Up to 36 Months	**5.19%**	**5.49%**
Up to 48 Months	**5.89%**	**6.09%**
Up to 60 Months	**5.99%**	**6.49%**
Up to 72 Months	**6.49%**	**6.99%**
Up to 84 Months ($25,000 minimum loan)	**7.49%**	**7.99%**
Motorhome/RV Loans *(up to 100% financing, incl tax & lic)* (Incl 5th Wheels & Travel Trailers)	**7.75%**	**8.25%**
Boat Loans *(up to 100% financing, incl tax & lic)*	**8.99%**	**9.49%**
Motorcycle Loans *(Street Legal, up to 100% financing, incl tax & lic)*	**8.25%**	**9.25%**
Toys & Misc. Collateral *(up to 100% financing, incl tax & lic)* (Seadoos, Dirt Bikes, Horse Trailers, etc.)	**8.99%**	**10.25%**

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**
Share Secured	**3.00% above dividend rate being paid on the Share Account securing the loan**
	Fixed / APR
Certificate Secured	**3.00% above dividend rate being paid on the Share Certificate Account securing the loan**
	Fixed / APR
Credit Builder	**5.00% above dividend rate being paid on the Share Certificate Account securing the loan**

CREDIT CARD LOANS

Effective April 22, 2024

	Variable / APR^^
Credit Cards (non-rewards)	**As low as 14.24%**
Credit Cards (rewards)	**As low as 17.24%**

HOME EQUITY & MORTGAGE LOANS^

Effective April 22, 2024

	Variable	APR	Index^^	Margin
Home Equity Line of Credit Owner Occupied 80% Loan to Value *($150,000.00 maximum loan amount)*	**9.750%**	**9.779%**	**8.500%**	**1.250%**

	Rate	APR
Home Equity Closed-End Loans Owner Occupied	**9.30%**	**9.33%**

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

EQUAL HOUSING LENDER

APR = Annual Percentage Rate

** 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.

^^ 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.

Always consult your tax advisor. You must maintain hazard insurance on the property that will secure this loan. Flood insurance may also be required. Other restrictions may apply.