

Presentation by: Joshua Smith



Enriching Lives and Empowering Dreams

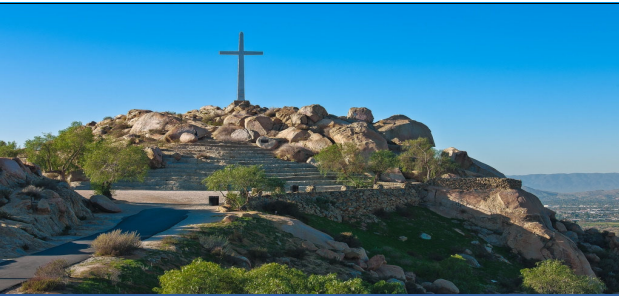
# Welcome!



## Introduction

- Altura Founded in 1957 by two Riverside USD Employees
- Grown to be one of the largest credit union in the Inland Empire with more than 205,000 members and growing
- 23 Current Branches





## Credit Unions vs. Banks

### Credit Union vs. Banks

#### Credit Union

- Not-for-Profit
- Free Accounts
- Low loan rates
- Flexible
- Credit building and Balance

#### Banks

- Profit Driven (owned by stockholders)
- High Fees
- Higher interest rates
- Strick rules and regulations

### Member Service

- We are committed to provide accuracy, consistency, and personalized service.
- Every member every time



## Products and Services

### VIP Checking

- Free Checking with direct deposit (min. \$500 per month)
- No fee for non Altura ATM usage
- Get paid early with direct deposit
- Free Cashiers Checks and Money Orders
- Dividend earning account on balances over \$100
- Free Credit monitoring & I.D. theft protection
- Free access to CO-OP Share Branching Network
  - Free access to 30,000 Plus ATM's
  - 5,600 Shared Branching locations



## Products and Services

- **Summer Savings**

- 6% Interest Earning Summer Savings Account
- Contribute up to \$2,500 a month
- Funds disperse during Summer Months

- **Education Supply Card**

- 0% Interest Revolving Credit Card
- Build positive payment history
- Approval not based on credit - Limit based off credit





## Products and Services Cont.

### 🚀 Ascend Checking - A truly free Checking

- 🚀 No Monthly Fees & No Minimum Balance Requirement
- 🚀 No Direct Deposit Required

### 🚀 Credit Builder - Great way to enhance or repair credit

- 🚀 Create positive payment history
- 🚀 Structured Savings Account
- 🚀 No Credit Check

### 🚀 Balance - Free financial resources

- 🚀 Money Management Counseling
- 🚀 Credit Report Review
- 🚀 Debt Management Plan

## Lending

- Auto Loans
- Homes Loans
- Personal Loans
- Credit Cards, Share Secured Credit Card

### Auto Expert:

- .25% rate discount on loan for using Auto Expert
- Average savings of \$1,500 - \$3,000 off MSRP
- 97% Member Satisfaction Score
- Most convenient way to buy a car







# Questions?

## Contact Information:

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**Thank you!**