

Presentation by: Joshua Smith



Enriching Lives and Empowering Dreams

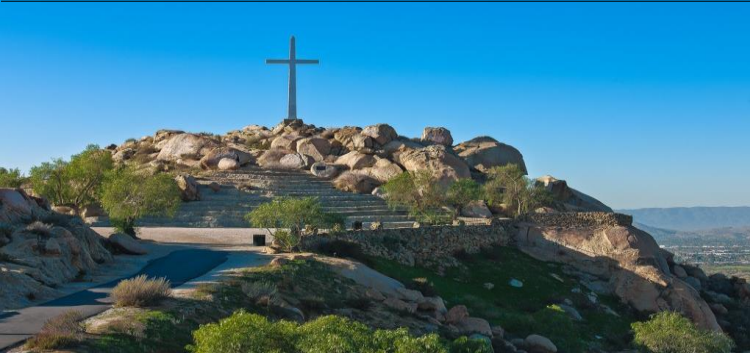
Welcome!





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 190,000 members and growing
- 23 Current Branches and 5,600 Shared Branching Locations
- 30,000+ Surcharge-Free ATM's



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: Not your traditional bank account

- Free Checking with direct deposit
- 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

• **Summer Savings:**

- 6% Earning Summer Savings
- Contribute up to \$2,500 a month - \$25,000 for the year

• **Education Supply Card:**

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

• **Ascend Checking:** No Requirements, No Hooks, No Gimmicks



Products and Services Cont.

- 🚩 **Credit Builder** - Great way to enhance or repair credit
 - 🚩 Create positive payment history
 - 🚩 Structured Savings Account
 - 🚩 No Credit Check
 - 🚩 1 Year / \$1000 - 2 Year / \$2000 - 3 Year / \$3,000

- 🚩 **Balance** - Free financial resources
 - 🚩 Money Management Counseling
 - 🚩 Credit Report Review
 - 🚩 Debt Management Plan



Auto Expert

Auto Expert is an auto locating service that assist you in your search for a vehicle of your dreams (or budget). We handle everything including location and negotiating for your vehicle of interest. Let us do the haggling.

MEMBER BENEFITS:

- .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?

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On Behalf of Altura Credit Union and myself we would like to thank you for your time and consideration for joining the Altura family!