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Enriching Lives and Empowering Dreams

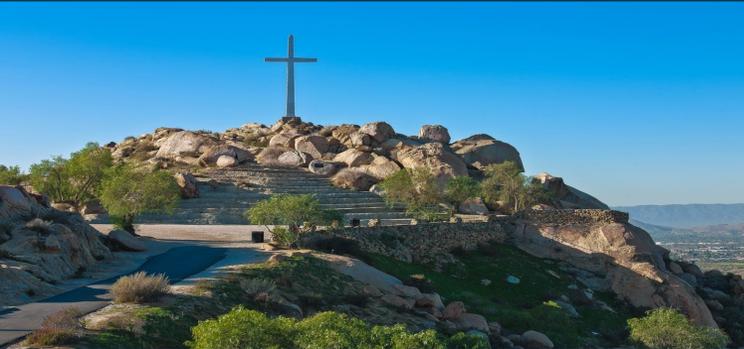
Welcome!





Introduction

- 🚩 Altura Founded in 1957 by two Riverside USD Employees
- 🚩 Grown to be the largest credit union in the Inland Empire with more than 175,000 members and growing
- 🚩 21 Current Branches over 5000 shared branches nationwide
- 🚩 34,000 charge free ATMS



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 deposits available up to two days sooner
- No fee for non Altura ATM usage
- Free Cashiers Checks, Money Orders, and Personal Checks
- Dividend earning account on balances over \$100
- Credit monitoring & I.D. theft protection included in membership

Ascend Checking: No requirements, No hooks, No gimmicks

• **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 no based on credit. (approved limit based on credit).



Products and Services Cont.

- 🚩 **Credit Building** - 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 locating and negotiating for your vehicle of interest. Think of us as your personal shopper, we do all the work and they sit back and relax.

MAIN POINTS ABOUT US:

- Founded in 1998 by Riverside-based Altura Credit Union, we are a personalized service that provides an alternative to the Dealership.
- We are an auto-locating service that locates new and used vehicles for Members, while assisting in trade-ins, and providing a mobile solution for after-market products.

MEMBER BENEFITS:

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

Why Altura?

Altura's Board members are dedicated local leaders who care about your financial well-being and volunteer their time to creating products to best serve our community.

Join today to see what sets us apart from other financial institutions and see firsthand how we are Enriching Lives and Empowering Dreams.

Questions?

Contact Information:

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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!