

Presentation by: Joshua Smith



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 190,000 members and growing
- 21 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

• **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 not based on credit - Limit based off credit



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 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:

Joshua Smith – Business Development Officer

Phone: (951)565-7951

Email: jsmith@alturacu.com

Education Website: <https://www.alturacu.com/js-vip/>

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