

ALTURA CREDIT UNION vs. BANKS

Altura Credit Union

- Owned by you, our Members
- Focus on serving our Members
- Not-for-profit cooperative, partner with other credit unions to offer expanded services and convenience
- Earnings are returned to you in the form of lower fees and better rates
- Board Members are unpaid volunteers
- Regulated and insured by NCUA (National Credit Union Administration)
- Convenience of shared branches and ATM network through credit union partnerships

Banks

- Owned by their stockholders
- Focus on generating profits
- For-profit businesses
- Profits are distributed to stockholders
- Board members are compensated for serving on the board
- Regulated and insured by FDIC

For branch locations and hours
please visit www.Alturacu.com
or call toll free 888-883-7228

Federally Insured by NCUA
12/15



MEMBERSHIP BENEFITS



At Altura, you're not just a
MEMBER



MEMBERSHIP BENEFITS

At Altura you are not just a Member. When you join, you become a Member and a shareholder in a financial cooperative. Our excess earnings are passed back to Members in the form of better rates and lower fees. As a Member of Altura, you'll experience our unique brand of exceptional service. It's what sets us apart from other financial institutions, and puts you where you want to be - first. Experience the Altura difference, join today.

Eligibility

To be eligible for membership you must either live, work, worship or attend school in one of the following areas:

- Riverside County
- San Diego County
- Orange County cities of Anaheim, Irvine or Santa Ana
- San Bernardino cities of Rancho Cucamonga, Ontario or Fontana

How to Become a Member

1. Fill out a membership Application. Applications are available at our local branches or online www.Alturacu.com
2. Show two forms of identification. The following are a few acceptable forms of identification that can be used to open a membership.
 - State issued Driver's License.
 - State issued identification card with photo.
 - A taxpayer identification number (TIN)
 - Permanent Resident Alien Card.
 - U.S. or Foreign government issued passport
 - Matricula Consular

A onetime non-refundable membership fee of \$10 to Members equity is required.

OPTIONS AND CONVENIENCE

Take advantage of our simple and convenient services.

- Checking
- Savings Accounts, Money Markets and Share Certificates
- Auto, Home and Personal Loans
- Insurance Services, Auto Locating Services, Wealth Management/Retirement
- Financial Education Services

ACHIEVE BALANCE

In a world with so many financial obligations and options, it's no wonder money management seems so difficult to grasp. That's why Altura has partnered with a financial fitness program called BALANCE. Through this partnership, you will now have access to free and low-cost financial counseling services.

Info Line

Monday - Thursday	5 a.m. - 8 p.m.
Friday	5 a.m. - 5 p.m.
Saturday	8 a.m. - 5 p.m.

Money Management Counseling

Certified financial counselors help you develop both short and long term financial strategies.

Credit Report Review

A counselor will review your credit report with you, making sure you know your rights. BALANCE can even provide a low-cost credit report.

For more information on the BALANCE program, please call 888-456-2227 or log on to www.Alturacu.com/education

Counseling services and education materials are available in English and Spanish.

