



*Enriching Lives &
Empowering Dreams*



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

MEMBERSHIP BENEFITS

At Altura you are not just a Member. When you join, you become 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, available by contacting your local Business Development Officer, at our local branches or online AlturaCU.com.
2. Show two forms of identification. The following are acceptable forms of identification:
 - 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 AlturaCU.com/Education

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

ASCEND CHECKING

Truly free checking

Ascend Checking is our free personal checking account that will not have any monthly maintenance fees, ever. Whether you are just starting your financial journey or reaching the age where a fixed income is a reality, Ascend will grow with you and provide amazing benefits along the way.



No monthly maintenance fee

- No hooks
- No gimmicks
- Ever

There are times when you're simply trying to keep your head above water. The last thing you need is another expense. An Ascend Checking account provides everything you need without the additional obligation. Now you can free up some energy to embrace what life has to offer.

Free credit monitoring

- Check your credit score and report anytime
- Updated daily
- Tips on how to improve your score

Planning ahead is important when considering a down payment on a house, a new car or even starting a family. Building strong credit will help you achieve your goals.

Dividends earned on higher balances

- Earn dividends on balances above \$10k
- Earn higher dividends on balances above \$50k
- ID theft protection

Your hard work and responsible financial management comes with unique benefits and opportunities. The Ascend Checking account offers features that contribute to your success.

	Monthly Maintenance Fee	Anytime Credit Score**	ID Theft Protection	Dividend**	Altura Out of Network ATM Fee**	Waived Fee for Cashiers checks and Money Orders**
Less than 10k	\$0				\$2	
10k ADB*	\$0			Tier I	\$0	
50k ADB*	\$0			Tier II	\$0	

Minimum balance requirements: The minimum balance required to open this account is \$25.00. Transaction limitations: No transaction limitations apply to this account unless otherwise stated here: [AlturaCU.com/fees](https://alturacu.com/fees). Fees and Charges: No monthly maintenance fees or charges apply to this account.

* The dividend for Tier I annual percentage yield will be paid on accounts maintaining an average daily balance of \$10,000.00 during the statement cycle and the dividend for Tier II annual percentage yield will be paid on accounts maintaining an average daily balance of \$50,000.00 during the statement cycle. Any account not qualifying for Tier I or Tier II will not earn dividends.

** Access to this feature is available to members who have either 5 monthly card transactions (debit or credit) or an existing current loan.



MYMONEY YOUTH ACCOUNT

We customized the features to best fit the needs and lifestyle of most teenagers. We've removed fees, require no minimum balance and the account can be opened with as little as \$25. We've made it about convenience, accessibility and accountability.

Features

- Altura debit card
- Free checking - No minimum balance, no monthly fees
- Free online banking 24/7 access
- Free e-alerts, activity sent to email or cell phone
- \$25 Minimum to open
- Co-op atm/shared branch access
- Parents can view the account any time. If they have an Altura account they can transfer money to their child's account any time.

AlturaCU.com/MyMoney

Other restrictions may apply. For full disclosure and product details visit AlturaCU.com/MyMoney





TRUST & ACCOUNTABILITY

One of the most important lessons you'll ever teach your children is how to handle money. You know it's more than simple math. It's about teaching them how to manage it responsibly and accurately; It's developing saving habits, spending wisely, learning the difference between want and need. Our MyMoney Youth Account will give your child the hands-on experience they need but keeps significant control where you want it; in your hands.

This account is geared for 12-17 year olds, the ages of allowances, mowing lawns and babysitting money, to the ages of part-time work, actual paychecks and a driver's license. The account offers safe access to cash for just about anything; from everyday needs to emergencies. It comes with an Altura Debit Card, Online Banking and more. It also provides access to and encourages savings accounts.

A parent or legal guardian must authorize the account, can set spending limits, transfer funds into the account online, and view account activity any time. It is a safe, secure, user-friendly way for your son or daughter to develop the solid financial skills that will last a lifetime. A MyMoney Account is that perfect combination of freedom and responsibility.

A MyMoney Account is perfect for your child 12-17 years old. What about the 19 year old in college or the 23 year old who is working? We have an account for them too. It's called iChecking and it's designed for 18-24 years old.

Eligibility

You must be 12-17 yrs to open a MyMoney Account. For fees and complete account details, view the Schedule of Fees and About Your Credit Union Deposit Accounts Disclosure available online at AlturaCU.com/Fees.



CREDIT BUILDER LOAN

Taking out a loan, making on-time payments, and over time paying it off, is one of the best ways to increase your credit score. Unfortunately, finding an institution that will give you a loan with a low credit score is like finding a needle in a haystack. Our Credit Builder Loan changes that.

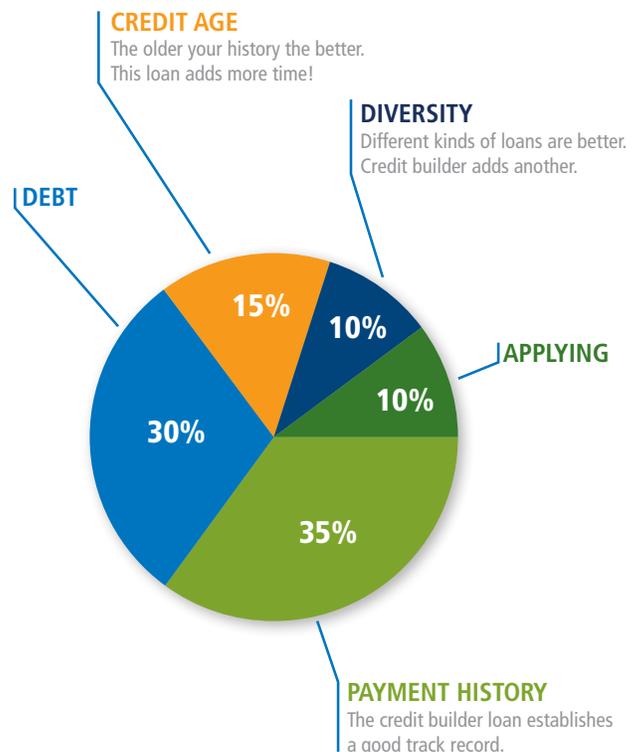
Even with a low score you can:

- Be approved quickly
- Borrow up to \$3,000
- Get a very competitive rate

The money you borrow is placed into a CD; we call them Share Certificates. You make easy monthly payments and once the loan is paid off, you will have access to the cash.

The biggest influence on your credit is your payment history, accounting for 35% of your total score. As long as you maintain on-time payments and pay off the Credit Builder loan in full, this will help you establish a better track record. Your credit age is a factor in your score and this loan will add a year or more. Having multiple kinds of accounts boosts your score too; this loan will diversify your record.

If you are struggling with a low credit score, this can be a step toward rebuilding. It's simple, smart and part of Altura's credit recovery products. You'll see more listed below. Talk to a Member Services Representative at any branch, go online or call us. We're ready when you are.



A LIFT FOR YOUR FINANCIAL LIFE

We all know that a low credit score can make your financial life a struggle. A low score affects your ability to borrow; it can make it impossible to secure a loan, difficult to buy a home or car, and can even negatively affect employment opportunities. Your score is a 3 digit number and the higher it is, the better your credit is.

720-849	Excellent
690-719	Great
660-689	Good
640-659	Fair
600-639	Poor
Below	599 Very Poor

Some institutions look at people and only see a low score. We look at a low credit score and see an opportunity to help. Altura Credit Union has created the Credit Builder Loan. It's designed for people who need to rebuild credit scores that have dropped dramatically. It can also be used by people who have a decent score they want to make even better.

ACHIEVE BALANCE

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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.

Money Management Counseling

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

Debt Management Plan

Consolidate your credit card payments, lower payment amounts, and even reduce or eliminate interest and fees.

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AlturaCU.com

