



FOR RIVERSIDE COUNTY



Altura Cares is a testament to our declaration of enriching lives and empowering dreams. Whether it's our Member Service Representatives on our floor or the leadership team around town, we collectively choose to make every decision with the purpose of bettering the lives of our members, employees, and community. 2020 was different—our neighbors experienced hardships in unimaginable ways. While we ached with them, we decisively recognized our

role in not just standing beside them but actively supporting their well-being in meaningful ways. That's just what neighbors do. When I reflect on the impact Altura Cares made in the lives of Members in 2020, I am proud. We expressed gratitude for each other and were deeply committed to empowering lives. I sincerely hope these efforts make you proud to be part of the Altura family, too.

- Jennifer Binkley-Heiting

Organizations Altura Cares Donated to in 2020

Adrian Dell and Carmen Roberts
Foundation
Albertsons – Beaumont
Alero Gourmet Treats
Alvord Unified School District
American Cancer Society
American Red Cross
Another Brilliant Idea
Assistance League of Riverside
Banning / Beaumont Student of the Month
Banning & Beaumont USD
Big Brothers Big Sisters
Bobadilla Family Day Care
Cal Fire
California Baptist University
Camp Anza
Cardenas Market – San Jacinto
Carol's Kitchen
Circle of Care
City of Riverside – RAW Program &
Homeless Solutions
Civil Rights Institute
Coachella Valley Rescue Mission
Coachella Valley USD
Community Action Partnership of
Riverside
Corona Norco Schools Educational
Foundation
Corona Norco Settlement House
Corona Norco Unified School District
County of Riverside
Crossroads Church
Desert Regional Hospital
Dollhouse Hair & Makeup
Eisenhower Medical Center
FISH Food Bank
Fox Family Cineplex

Freedom in Motion
Friends of the Corona Public Library
Gailee Center in Mecca
Greater Works Church
Green Physical Therapy & Wellness Center
Hemet / San Jacinto Student of the Month
Hemet Unified School District
Hemet Valley Medical Center
Indio Catholic Charities
Jada Bug's Baby Boutique
Kaiser Moreno Valley
Kaiser Riverside
La Sierra SDA
Lake Elsinore Student of the Month
Latino Network
Menifee / Perris Student of the Month
Mexican Consulate
Moreno Valley Office of Education
Moreno Valley Senior Center
Moreno Valley Unified School District
Moreno Valley / Val Verde Student of the
Month
Murrieta Student of the Month
Murrieta Unified School District
Oasis Food Alliance
Palm Springs USD
Parkview Community Hospital
Parkview Legacy Foundation
Peacemakers Ministries
Peppermint Ridge
Physicians for Health Hospitals
REEF
Riverside Arts Academy
Riverside City College District Foundation
Riverside Community College
Riverside Community Health Foundation
Riverside Community Hospital

Riverside County Office of Education
Riverside County Sheriffs Department
Riverside Fire Department
Riverside Police Department
Riverside Police Officer Association
Riverside Sunrise Rotary
Riverside Unified School District
Riverside University Health System
Rotary Desert Hot Springs
Route 30 Brewing
Safe Family Justice Center
Salvation Army
San Jacinto Unified School District
Smiles for Seniors
Soroptimist International of Moreno
Valley
St. Christopher's Catholic Church
Stater Brothers – Woodcrest
Stater Brothers – San Jacinto
Student of the Month
Sunrise Rotary
Temecula Noon Rotary
Temecula Student of the Month
The Cheech
The Coachella Valley Housing Coalition
Trattoria Toscana
UCR
UCR Art
UCR Medical School
Unity of Faith Ministry
University Homeless Woman's Shelter
US Vets Inland Empire
Valley Community Pantry
VFW Post 8547
Vons - French Valley
Westmont Village





FOR OUR MOST VULNERABLE

In partnership with the County of Riverside, Altura Cares adopted over 30 local food banks in 2020. With approximately 187 food banks in Riverside County, 70 of them are not supported by Feeding America, leaving them to rely solely on the donations of community partners. Because of the pandemic, most of these locations reported food donations were down by an average of 90%, despite

requests for assistance being up exponentially. Altura Cares committed to donating either a monetary donation or tangible food donations valued at \$500 for each location. Out of the 30 locations assisted, only two selected the monetary donation option— meaning the Altura Cares team shopped for and donated \$15,000 worth of food donations to our local communities.

\$15,000
SHOPPED FOR AND DONATED

FOR SENIOR CITIZENS

The pandemic created an especially fragile reality for our senior community. At Altura, we have roughly 22,000 Members over the age of 70, and we wanted to assist as many as possible. Altura Cares partnered with the Business Development team to assemble 150 elder care kits consisting of necessary toiletries, foodstuffs and first aid kits. Branch and Member Service Managers reached out to their Members over the age

of 70 and connected with anyone needing assistance. Our team then delivered the care kits to their doorstep.

Altura Cares also sponsored senior shopping hours at local markets, distributing gift cards to elderly shoppers at Stater Brothers, Vons and Cardenas Market. They also supported local senior centers, providing additional care kits & resources.



150
ELDER CARE KITS

FOR FRONTLINE WORKERS



Frontline workers showed up, delivered, and cared. We are grateful for their sacrifice to serve our community. Throughout 2020, Altura Cares provided meals for those working on

the frontlines and proudly served ten local hospitals and medical centers, local grocery store workers, city and county law enforcement, and school district staff throughout Riverside County.





Lisa Luu, San Jacinto High School

FOR STUDENTS

Being a teenager is hard enough without the stress of a global pandemic. Altura Cares partnered with the Moreno Valley Office of Education and the Corona Norco Unified School District to ensure the well-being and overall health of local graduating seniors. Through volunteer efforts, the Altura team collectively

adopted high school seniors and provided them with personalized gifts of their choosing. And, through the Altura Foundation Scholarship Program, Altura Cares gifted over 50 scholarship recipients with personalized care kits to celebrate their accomplishments.



Cole Lang, Shadow Hills High School

985 APPLICATIONS. 167 QUALIFICATIONS. 10 BUSINESSES. 3 WEEKS.

Our Small Business Empowerment Grants were created to ensure our communities continued to thrive despite national instability. Each qualifying application was scored based on their written and video application, business model, sustainability plan, consumer reviews, ownership diversity,

and financial performance. Extra points were given to existing Altura Members, which represented 15% of the applicant pool.

We were honored to award \$10,000 each to 10 small businesses across Riverside County.



EMPOWERING THOSE WHO EMPOWER



BOBADILLA FAMILY
CHILD CARE



00,000,
\$1

EMPOWERING AND ENHANCING FROM THE INSIDE OUT



Dollhouse Hair & Makeup leads the way in collaborative artistry designed to empower and enhance beauty from the inside out. We are inspired by their mission to help others become their most confident

selves by encouraging positivity and beauty through service, philanthropy, and education. Dollhouse's team consists of award-winning, elevated freelance hair and makeup artists.



BREWING UP COMMUNITY SPIRIT



Route 30 Brewing Company crafts community as unique as their beer. Born and raised in Riverside, just like its owners, Route 30 has become a community staple, and it's not just because of the beer. Their team is committed to supporting local food vendors and musicians, philanthropic efforts to multiple community

programs, and leading the Inland Empire Brewers Guild. Their dedication to their neighborhood is invaluable to our community, so much so that owners Eric Brummell and Tom Creely were named the 2019 Young Entrepreneurs of the Year by the Greater Riverside Chambers of Commerce.



COLLEGE SCHOLARSHIPS

We empower dreams– and we believe no dream is too big. Each year, through our non-profit foundation, Altura awards over \$50,000 in scholarships to high school seniors in Riverside County. The quest for higher education is one of life's greatest journeys, and all great journeys take time. We are committed to empowering the dreams of all our Members.

In addition to general scholarships, the Altura Foundation offers memorial scholarships established in legacy of four very special community Members. Our CEO also personally funds Altura's Future Leader Scholarship – designed for a high school senior who embodies leadership characteristics.

Memorial Scholarships

The Dr. Linda Wisher Educational Endowment: This endowment is in memory of Dr. Linda Wisher, a former member of Altura's Board of Directors. Recipients are female students pursuing a career in education.

The Bonnie Gail Polis Educational Endowment:

This Endowment is in memory of Bonnie Gail Polis and is dedicated to a graduating high school senior within the Riverside Unified School District (Arlington, King, North, Poly, Ramona) who intends to pursue a degree in public education (i.e. – Teacher, Counselor, Administrator, etc.).

The Terry Ferrone Memorial Scholarship:

This scholarship is in memory of Terry Ferrone and grants funds for a graduating high school senior from John W. North or Poly High School.

The Kimberly Jean Flores Memorial Scholarship: This scholarship is in memory of Kimberly Jean Flores, a former Canyon Springs High School Student. To apply for this scholarship, you must be a graduating high school senior of Canyon Springs High School in Moreno Valley.

\$55,000
GIVEN IN SCHOLARSHIPS



Bernadette Miramis, Santiago High School
Future Leaders Scholarship

Altura Scholarship

To: Altura Cares

From: Jada Albizures

Dear Altura Credit Union Foundation:

Thank you for providing scholarships to students within the Inland Empire. I am genuinely honored and proud to be selected as a recipient of the 2020 Altura Credit Union Foundation General Scholarship. This scholarship award of \$1,000 will truly make a difference in my life as I further my education.

I cannot put into words how much I appreciate your investment into my future. I will be attending San Diego State University this fall as I work to obtain my Master's Degree. I will be majoring in speech, language and hearing sciences in hopes of one day becoming a speech pathologist. After working in a hospital for several years to gain experience, I would like to visit other countries and provide help to others through pop up clinics. I remember being in elementary school and becoming embarrassed when I was unable to correctly pronounce certain words. My goal is to help others overcome similar speech obstacles that I once struggled with. Your generosity will allow me to pursue my dreams as I strive to make a positive difference in our world.

This scholarship will directly impact my financial stress as I enter college during an unprecedented time in this country. I have been overwhelmed with the thought of student loans and college debt. Thank you so much for believing in me. I will never be able to fully express my gratitude for your scholarship and your willingness to help me.

Sincerely,
Jada Albizures



At the heart of Altura Cares is our frontline team. We have been able to assist dozens of Members in meaningful ways throughout 2020 because of the compassion and attention to detail of our team members who choose to seek new ways to enrich lives. These are just two of the many requests for assistance we received in 2020 through our Member Advocacy Program.

“Our Member of 13 years has taken some time off work since June to take care of her 3-year-old daughter who was diagnosed with brain cancer. On June 16th, doctors discovered a large mass invading the right parieto-occipital regions of her brain. The Member recently visited our San Jacinto Branch to establish membership for her daughter to deposit money they have been raising from donations. She was assisted by my BSR Anthony Funes who later informed me of the Member’s situation. During her visit, the Member told Anthony that she would be transferring a large amount of money raised through GoFundMe and wanted to ensure there would not be any issues. After she left, I sent an

email to Michelle Gardner, sharing the Member’s story and asking how we can possibly provide for her. I suggested a gift basket with a grocery store gift card to help with the holidays. But instead, Michelle responded that Altura Cares would not only be providing the gift basket, but would also be making a donation toward her GoFundMe account. So today the Member came into our branch and we were so honored to award her with a \$250 grocery store gift card, books for her daughter, holiday decor to brighten up their home, and a \$500 deposit donation to her daughter’s GoFundMe account.”

Submitted by Maricela Mendoza,
Branch Manager - San Jacinto

FOR OUR MEMBERS



FOR OUR TEAM

In April 2020, Altura leadership introduced the Employee Hardship Program to all team members. The Hardship Program is designed to assist employees during their toughest days by resolving financial

difficulties. The program features a 0% interest loan up to \$2,500 and the opportunity to receive additional Altura Cares assistance. In 2020, Altura funded 58 loans for employees totaling \$143,350.



\$143,350

IN LOANS FUNDED FOR EMPLOYEES

MILITARY



Our Members fight hard for a better life. So we fight to help them grow and empower their dreams.

Altura Cares asked team members to submit photos of themselves or loved ones who served, or currently serve, in the Armed Forces. For every photo submitted, Altura Cares donated \$20 to U.S. Vets - Inland Empire, raising over \$1,200 for U.S. Vets. Enriching the lives of veterans is not conditional to Veteran's Day.

Throughout the year, Altura Cares offered Food Pantry donations to Camp Anza, a low-income housing organization for veterans and their families, and spouses of deceased veterans. In 2020, Altura Cares also supported the Memorial Day Buddy Poppy Fundraiser at VFW Post 8547 by raising funds for local veterans who were experiencing the negative impacts of the pandemic and donating food, masks, and bandanas to attendees.

Cares



Each Veteran's Day, Altura Cares also highlights a veteran Member, this year recognizing the honorable U.S. Army Master Sergeant Larry Hernandez. Unfortunately, Mr.

Hernandez passed away shortly after this recognition. We proudly recognize and honor Mr. Hernandez's legacy at his local branch.

HOLIDAY CONTRIBUTIONS



As always, December was a time for our team to rejoice through the Holiday Hookup program. Altura Cares' annual Holiday Hookup program is designed to provide for our team in intentional ways. Every year, Altura Cares encourages team members to send requests and this year 115

employees wrote in for holiday gifts. Altura Cares selected 63 team members and fulfilled each specific request for them and their families. And, in true tradition, our Altura Elves safely delivered gifts throughout the month of December, lighting up the spirits of our beloved team.





The holiday spirit doesn't stop at the door. Altura Cares also extends the Holiday Hookup program to Members. This year the Altura Cares team received 78 submissions from Members and was able to deliver to 36. To safely fulfill each delivery, the Altura Elves asked the

Members to either arrive at Headquarters on December 18th for contactless pickup or to instead opt for direct shipment.

We also adopted 25 student families from Edgemont Elementary in Moreno Valley, providing gifts and toys for over 75 children.



IN ~~2020~~

17,521

Skip a Pays & Deferrals Granted

\$309,000

Fees Waived

75

Financial Workshops Hosted
Throughout the County

0

Branches Closed During Pandemic

3

New Branches Opened During Pandemic

\$7,434,978

TOTAL DONATED BACK TO OUR COMMUNITY



