



All Welcome.



All Together.

Krysta Cervantes
Member Since 2013

Vanessa Garcia
Member Since 2022

Delores Yslas
Member Since 2024



All Welcome. All Together. Altura.

2025
ANNUAL &
COMMUNITY
IMPACT REPORT

ALL WELCOME. ALL TOGETHER. ALTURA.

At Altura Credit Union, we believe people thrive when they feel welcomed, supported, and connected. That belief has always guided who we are and how we serve our Members, our team, and our communities.

“All Welcome. All Together. Altura.” reflects the spirit behind everything we do. It’s a promise that every person belongs here. A reminder that growth happens through relationships, trust, and people helping people.

For generations, Altura has worked to open doors, strengthen communities, and empower dreams. As we continue to grow, this message honors our legacy while helping shape the future we are building together. One rooted in inclusion, compassion, and opportunity for all.



AT A GLANCE



212K
MEMBERS



481
EMPLOYEES



23
BRANCHES

2,280
NEW VEHICLE
LOANS



6,655
USED VEHICLE
LOANS



527,738
CALLS TO
SERVICE CENTER



1,723,926
CREDIT CARD TRANSACTIONS



33,599,369
DEBIT CARD TRANSACTIONS



216,946
CHECKING ACCOUNTS



166,893
MOBILE BANKING USERS

\$27,266,992
TOTAL INCOME

\$2.57B
TOTAL ASSETS

11.09%
NET WORTH RATIO



6,477



798



4,432



513



2,546



LETTER FROM THE CHIEF EXECUTIVE OFFICER

As I look back on 2025, I am struck by the momentum we continue to build together. It's not evidenced by a single breakthrough or headline moment, but through the steady accumulation of trust, commitment, and purpose-driven progress.

At Altura Credit Union, we often talk about balance. Financial performance matters. Innovation matters. Growth matters. But lasting success only happens when we move forward in a way that strengthens our Members, supports our employees, and deepens our impact across the communities we serve.

In 2025, we saw meaningful progress in all three areas.

Our membership growth more than doubled the industry average once again, while Member relationships deepened through increased engagement with our products and services. Our Net Promoter Score rose to 74.7%, reflecting the trust our Members continue to place in Altura. Financially, we maintained strong capital, healthy share growth, and solid return-on-assets performance, creating the stability and strength our Members depend on, especially during uncertain times.

Just as important, we continued investing in our people. Altura was again recognized as a top workplace, earning honors from both Credit Union Journal and USA Today. Our employee turnover rate remained far below industry averages, while our internal promotion rate climbed to 78%, reinforcing our belief that leadership is not defined by title, but by growth, initiative, and opportunity.

We also continued investing deeply in our employees and future leaders. In 2025, Altura launched the Altura Leadership Academy, an initiative created by team member Sandra Worthen through our Emerging Leaders program. This program is designed to help employees develop leadership skills before formal management opportunities arise. Watching the first cohort grow, and seeing Sandra's own passion project evolve into a broader employee development initiative, has been incredibly rewarding. Today, that work is helping shape career pathways and leadership opportunities across the organization.

This year, we refreshed Altura's core values to better reflect who we are and where we are going; Caring, Community, Curiosity, Courage, and Resilience. Those values guide us every day as we navigate a rapidly changing world, a world shaped by economic uncertainty, technological transformation, and societal divisions. Through it all, Altura remains grounded in a simple belief; people deserve a place where they belong.

That spirit of belonging inspired the launch of our new brand platform: "All Welcome. All Together. Altura." That reflects the cooperative spirit at the heart of this organization. We believe financial institutions should bring people together, not divide them. We believe communities are strongest when everyone feels seen, respected, and valued. And we believe meaningful progress happens when we work together.

That commitment continues to shape how we serve our region.

In 2025, Altura received its designation as a Community Development Financial Institution (CDFI), opening new opportunities to expand financial education, lending access, and community partnerships throughout Riverside County. We also continued investing in local artists and public art initiatives through our partnerships with The Cheech and Riverside Art Museum, creating murals and branch experiences that celebrate the unique character and culture of the communities we serve.

At the same time, we continued embracing innovation in thoughtful ways. Artificial intelligence and automation are helping us work smarter and more efficiently behind the scenes, allowing employees to serve Members more effectively. Yet even as technology evolves, we remain committed to the human connection that defines Altura. Our Members still want a real, trusted person available to help them navigate important financial decisions. Innovation paired with humanity will continue to define our path forward.

As I look ahead, I remain incredibly optimistic. Not because the future is certain, but because I believe deeply in the people of this organization. Time and again, our employees, leadership team, and Board of Directors have demonstrated the courage, adaptability, and resilience needed to meet challenges head-on and continue moving forward with purpose.

To our Members, thank you for your trust. To our employees and community partners, thank you for your passion and dedication. Together, we are building something meaningful. We are a financial cooperative where everyone has the opportunity to belong, grow, and thrive.

Sincerely,

JENNIFER BINKLEY

President and CEO | Altura Credit Union



LETTER FROM THE BOARD CHAIR

Serving once again as Chair of the Board this past year has been both an honor and a privilege. While I stepped back into this role under difficult circumstances following the passing of our friend and former Chair, Joe Calderon, I remain grateful for the opportunity to continue serving an organization and Membership I care deeply about.

Over the course of my 36 years on the Board, I've seen economic highs, recessions, uncertainty and remarkable growth. Through it all, one thing has remained constant. Altura's unwavering commitment to its Members and communities.

That commitment was on full display in 2025.

Like much of the financial industry, we faced a challenging and unpredictable environment. Nevertheless, Altura continued to perform well, thanks to thoughtful leadership, sound financial stewardship and the dedication of our outstanding staff. We also continued investing in our future through branch remodels and upgrades designed to better serve our growing Membership while creating welcoming spaces for every person who walks through our doors.

The new slogan, "All Welcome. All Together. Altura," perfectly captures who we are.

Credit unions were founded on the theme of people helping people, and that philosophy still guides every decision we make today. Whether Members are navigating financial uncertainty, planning for the future, or facing unexpected hardship, Altura remains committed to being there with trusted guidance, meaningful support and real solutions.

I am genuinely proud of the culture President and CEO, Jennifer Binkley and her executive leadership team continue to build. Their vision, innovation, and focus on service, have positioned Altura for continued success in the years ahead.

During a recent strategic planning session, the Board had the opportunity to preview several exciting new services and enhancements currently in development for our Members. I can honestly say the future of Altura has never looked brighter.

One of the strengths of this organization is its leadership, not only from management, but from a Board made up of volunteers with different backgrounds, experiences and perspectives. We come together around one common goal; doing what's best for our Members.

As my term as Chair ends, I have complete confidence in the future of this remarkable institution, and in the leadership of incoming Board Chair, Eugene Kim. He brings tremendous insight, energy and dedication to this role, and I know Altura will be in excellent hands under his leadership.

Thank you for your continued trust in Altura Credit Union. I believe our Members should feel proud to belong to an organization that puts people first, invests in its communities, and works every day to improve the financial lives of those we serve.

The best is still ahead.

Sincerely,

JERRY RIVERA

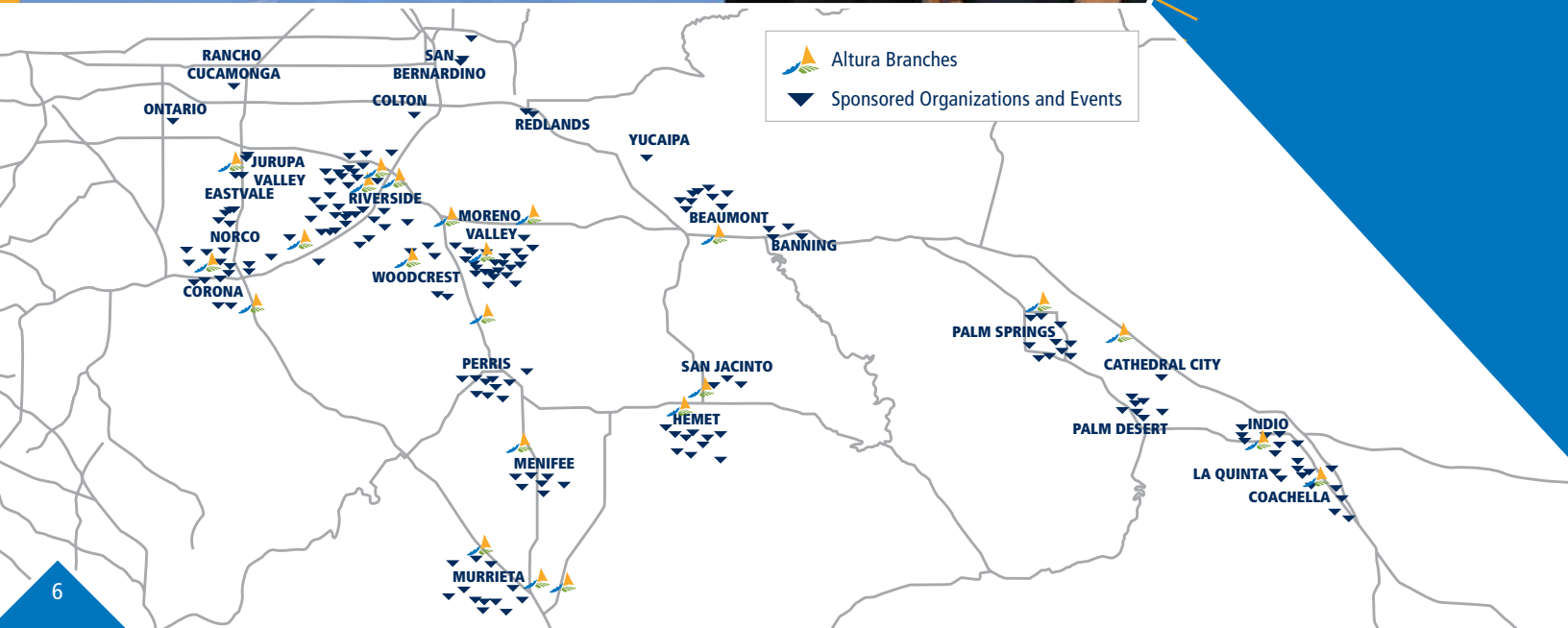
Chair, Board of Directors | Altura Credit Union



ALL ABOUT GIVING BACK

Strong communities are built through partnerships. We're privileged to support organizations throughout Riverside County and beyond that create opportunity, provide support, and make a lasting impact for local families.

DONATED OVER \$400,000



100 Black Men of the Inland Empire
452 AMW 1st Sergeant Council
A Night For Veterans
Ability Counts Inc.
All American Publishing
Alvord Education Foundation
Alvord USD
American Cancer Society
American Heart Association
American Legion Post 574
American National Red Cross
Aquamation Ability Foundation
Arrowhead Regional Medical Center
Assistance League of Riverside
Association of Corporate Counsel
AYSO Region 187
Ballet Folklorico De Riverside
Banning Chamber of Commerce
Beaumont Chamber of Commerce
Beaumont High School Football Booster
Beaumont Unified School District
BeautieSocial LLC
Big Inland Winter Fest
Blank Canvas LA
Boys & Girls Club of Menifee Valley
Boys & Girls Clubs of the San Geronio
Pass
Building on the African American
Experience
California Baptist University
California Credit Union League - Inland
Empire Network
California School for the Deaf, Riverside
Cherry Festival Association
Children's Discovery Museum of the
Desert
Christian Arts and Theatre of Corona
City of Banning Parks and Recreation
City of Hemet
City of Indio
City of Perris
City of Riverside
City of San Jacinto
Clinica Medica Familiar
Coachella Valley Cannabis Alliance
Network
Coachella Valley High School Athletics
Booster Club
Coachella Valley Housing Coalition
Coachella Valley Rescue Mission
Codex Creation Committee
Community Health Systems
Community Settlement Association
Coop's Hoops and Mentorship Program
Corona Chamber of Commerce
Corona Norco Settlement House
Corona Norco Unified School District
Crip Justice Riverside CAT 911
Cultura Con Llantas
Deaf Community of Riverside
Desert Sands Educational Foundation
Eastvale Chamber of Commerce
Eleanor Roosevelt High School
Empire Baseball Club
Family Promise of Riverside
Family School Community Association
Family Service Association

Feeding America
Flabob Airport
Frank Augustus Miller Middle School PTSA
Friends of California Citrus Park
Friends of the Inland Empire
Friends of the Woodcrest Community
Library
Friends Palm Springs Animal Shelter
Granity Hair Studio
Greater Coachella Valley Chamber
Greater Riverside Chambers of Commerce
Greater San Jacinto Valley Chamber of
Commerce
Growing Inland Achievement
Gulf of California Broadcasting Company
Harbor Interfaith Services
Helping Hands
Helping Heroes USA United
Hemet San Jacinto Chamber of Commerce
Hemet Unified School District
Her Sisters Keeper Foundation for Women
Herencia Mariachi Academy
HomeAid Inland Empire
HomeAid Shooting Range
Honoring our Fallen
IE Bomb Squad
In Home Supportive Services Public
Authority
Indio Border Patrol Agents
Indio High School
Inland Empire Contemporary Ballet
Inland Empire Lowrider Alliance
Inland Empire Waterkeeper
Inland Region Reentry Collaborative
Inland Southern California United Way
Janet Goeske Foundation
John F. Kennedy Elementary School
John W. North High School
Jurupa Community Services District
Jurupa Valley Rotary Club
Keys 2 Awareness
Kids Youth Membership Services
Koreatown Youth Community Center
La Sierra High School Baseball
La Sierra University Zapara School of
Business
Latino Network Riverside
Law Enforcement Appreciation Committee
Legacy Bridges Foundation
Loma Vista Middle School
Loving Me 1st
LULAC of Riverside
MALHY Community Outreach Protective
Services, Inc
Martha's Village & Kitchen
Martin Luther King High School Basketball
Boosters
Mary S. Roberts Pet Adoption Center
Meals on Wheels
Menifee Chamber of Commerce
Menifee Unified School District
Menifee Union School District Educational
Foundation
Miguel's Jr Restaurants
Milvet
Miracles and Dreams Foundation
Mission Middle School

MLKHS Ladies Lacrosse Boosters
Moreno Valley Chamber of Commerce
Moreno Valley College
Moreno Valley Community Foundation
Moreno Valley Diamond Girls Softball
Association
Moreno Valley Elks Lodge #2697
Moreno Valley High School
Moreno Valley Hispanic Chamber of
Commerce
Moreno Valley Pony Baseball and Softball
Moreno Valley Unified School District
Move Through Motivation, Martin Luther
King Jr
Mrs. B's Table
Mucho Gusto Fest
Murrieta Chamber of Commerce
Murrieta Santa Stops
Murrieta Unified School District
Muskego Youth Football
My Learning Studio Outreach
Nami National Alliance on Mental Illness
Coachella Valley
National Alliance of Free Women
National Exchange Club of Magnolia
Nehemiah Charitable Fund
Neighborhood Healthcare
Nest Real Estate
New Life Foster Family Agency
Norco High School
Norco Mounted Posse
Notre Dame High School
Oak Grove Center
Off The Chain Alliance
Olive Crest
Palm Springs Chamber of Commerce
Palm Springs Unified School District
Peppermint Ridge
Perris Chamber of Commerce
Perris Union High School District
Perris Valley African American History
Committee
Perris Valley Chamber of Commerce
Perris Valley Filipino American Association
Pick Group of Young Professionals
Project Boon Inc
Queen of Hearts Therapeutic Riding
Center
Regents of the University of California,
Riverside
Reid Park
Riverside All of Us Or None
Riverside Art Museum
Riverside Children's Theatre
Riverside Community College District
Foundation
Riverside Community Health Foundation
Riverside County Bar Association
Riverside County Office of Education
Riverside County Sheriff's Office
Riverside County Suicide Prevention
Coalition
Riverside County Treasurer - Tax Collector
Riverside Day of the Dead
Riverside Educational Enrichment
Foundation
Riverside Inland Empire Pride

Riverside Light Parade
Riverside Museum Associates
Riverside Neighborhood Partnership
Riverside Sheriffs' Association
Riverside Sunrise Rotary Foundation
Riverside Unified School District
Riverside University Health Systems
Riverside University Health Systems -
Behavior Health
Robert Garcia Academy
Roosevelt High School Football Boosters
Rotary Club of Indio Foundation
Rotary Club of Moreno Valley
Safe Family Justice Center
San Geronio Middle School
San Geronio Pass Rotary Club
San Jacinto Valley Women's Conference
SBX Youth and Family Services
Sigma Beta Xi Inc
Smiles for Seniors
Society of Extraordinary Women
Southern California Airshow
Southern California Black Chamber of
Commerce
SpooksieBoo
St. John's Community Health
Stagecoach Days Association
Starting Over Inc.
Sugarhill Elementary School
Support Sisterz
Teen Challenge of Southern California
Temecula Valley Chamber of Commerce
The Damand Academy
The Dingers 12U Baseball Team
The Exception
The Foundation of the Palm Springs
Unified School District
The Good Brother Foundation
The Inland Project Inc.
The Lake Elsinore Storm Thunder Cares
The LaunchPad Collective, Inc.
The Life Church
The Salvation Army Dick & Beverly Davis
Corps Community Center
The Sigma Eta Chapter
The Stephen Center
The Unforgettables Foundation
The Young Oak Kim Center
Time4College
Tour of Toys
UC Regents
Unidos por la Causa
United States Veterans Initiative
University of California, Riverside Athletics
US Vets Inland Empire
Valley View Aquatics
Valley Wide Recreational and Park District
VCA California Veterinary Specialists
Veterans Housing Alliance
Victoria Outreach Indio
Voice Media Ventures
Wells Middle School
Women Strengthening Women
Woodcrest Christian High School
Wreaths Across America
Xavier College Prep High School

ALL IN THE NEIGHBORHOOD

More than brick and mortar places to bank, our branches are comfortable places to gather, places designed to reflect the communities around them. In 2025, Altura celebrated four branch grand re-openings, each featuring thoughtful renovations, local artwork, and community-centered experiences that honor the people and stories that make every neighborhood unique.



UNIVERSITY BRANCH

We kicked off 2025 with a vibrant celebration at our University Branch Grand Re-Opening on University Avenue in Riverside, welcoming students, faculty, and community Members from UC Riverside as they prepared for the spring semester. More than 150 attendees joined us for an event centered on connection, community, and local pride. The branch also became the first to feature a custom interior mural by artist Juan Navarro. The artwork celebrates Riverside's connection to UC Riverside through visual tributes to the Bell Tower, the city's citrus heritage, and the continued growth shared between the university and the surrounding community.

CANYON SPRINGS BRANCH

In May, we celebrated the Grand Re-Opening of our Canyon Springs Branch, welcoming more than 120 attendees from Riverside and Moreno Valley. At the center of the renovation is a custom mural by local artist Rosy Cortez, our second internal branch mural. The artwork pays tribute to the region's identity through recognizable landmarks and symbols, including the iconic "M" Mountain, March Air Reserve Base, Riverside International Raceway, and the beloved wild donkeys of Moreno Valley.



Take a look inside our Canyon Springs Branch Celebration.





Use the QR Code to see highlights from the University Branch Grand Re-Opening.



RIVERSIDE AVENUE BRANCH

September saw the Grand Re-Opening of our Riverside Avenue Branch, the original Altura location, and a cornerstone of our history since 1957. The celebration honored more than half a century of service to Riverside County while unveiling a modernized branch designed for the future. A highlight of the renovation is a custom mural by artist Andrea Lopez, honoring Altura's origins as Riverside County Schools Credit Union. The artwork captures the culture and energy of the 1950s through classic cars, local landmarks, and a tribute to Riverside's rich history.

Use the QR Code and explore the Riverside Avenue Grand Re-Opening.



INDIO BRANCH

In November, we celebrated the relocation and Grand Re-Opening of our Indio Branch, marking an important milestone in our continued growth throughout the Coachella Valley. The outdoor celebration brought the community together with local favorites while inside, a custom mural by artist John Cuevas captured attention featuring the culture, history, and spirit of the Coachella Valley. The artwork includes tributes to Highway 111, Shields Date Garden, the Coachella Valley Firebirds, and the desert landscape that defines the region.

Enjoy moments from our Grand Re-Opening at the Indio Branch.



ALL AROUND TOWN

Art has the power to bring people together, celebrate local identity, and create spaces communities feel proud to call their own. Through partnerships with talented local artists, Altura continues investing in projects that reflect the creativity, culture, and stories of the regions we serve.

PERRIS

Altura continued its commitment to public art in 2025 with the unveiling of our third external mural in the City of Perris. Created in partnership with artist Roberto Cervantes, the 25-foot mural titled "Cultivating the Sowing" celebrates the identity, history, and future of the community.

Hidden throughout the mural are visual tributes to Perris, including references to the city's railroad history, ranching culture, and world-famous skydiving and hot air balloon attractions. The mural reflects our belief that strong communities are built by planting seeds of opportunity, support, and connection that continue to grow for years to come.



Check out mural magic in Perris using the QR Code.

Roberto Cervantes – Mural Artist





LIME STREET BRIDGE

Altura proudly helped unveil the first public art installation to span a roadway in the City of Riverside. Created by artists Juan Navarro and Patrick Borwinski, the Lime Street Bridge mural now serves as a vibrant gateway into Riverside’s Arts and Culture District. Inspired by the magnolias lining Main Street, the artwork transforms the bridge into a colorful tribute to the city’s creative spirit.

The project required close collaboration between artists, local government, and community partners to safely complete the large-scale installation over a two-month period. Supporting public art means investing in the identity, culture, and creativity that make Riverside unique.

Use the QR code to see how this mural pays tribute to a city’s creativity.



Juan Navarro, Founder of Eastside Art House | Jared Wright | Patrick Borwinski
Mural Artists

ALL IN THE NAME OF SERVICE

We honored longtime Altura Member Al Mendoza on Veterans Day, in recognition of his lifetime of military and public service. A U.S. Air Force veteran who served during the Vietnam War, Al was selected for the Presidential Honor Guard before continuing a distinguished career in law enforcement across Southern California. Today, he remains active in the veteran community as Commander of American Legion Post 574 in Moreno Valley. Al's lifelong commitment to service, leadership, and community, reflects the values we proudly celebrate at Altura. With more than 36 years of active public service and a lifetime devoted to volunteerism, Al Mendoza reminds us that service is more than a profession. It is a lifelong calling, rooted in sacrifice, leadership, and heart.



Access our salute
to Al Mendoza with
this QR Code.

ALL HEART

During our annual Holiday Giving Program, the Altura Cares team once again invited Members to share their hopes for the season, and the response was both moving and inspiring. From Disney and Legoland adventures to guitars, toy baskets, KitchenAid mixers, and backyard playground sets, each gift reflected a unique story, a family dream, or a simple wish meant to brighten the holidays.

At Altura, we believe caring for our Members extends beyond banking. It means showing up for people at meaningful times and in meaningful, memorable ways.



Use the QR code to see our gift deliveries to these well-deserving Members.



ALL ACCESS CDFI CERTIFICATION



Altura Credit Union achieved an important milestone this year by receiving certification approval and recognition as a Community Development Financial Institution (CDFI) from the U.S. Department of the Treasury.

CDFI certification recognizes financial institutions dedicated to expanding access to responsible, affordable financial services within historically underserved communities. For Altura, the designation reflects decades of intentional community outreach and service throughout Riverside County and beyond. More importantly, the certification reinforces our commitment to listening closely to the evolving needs of our Members and communities. Whether through lending, financial education, or community partnerships, our focus remains centered on creating meaningful access and opportunity.



The Altura FOUNDATION

The Altura Foundation remains committed to helping Riverside County students pursue higher education and achieve their goals. In 2025, we received more than 300 scholarship applications representing 27 local high schools, a reflection of the remarkable talent, ambition, and determination found throughout our communities. From this outstanding group of applicants, the Foundation awarded 59, \$2,000 scholarships, totaling \$118,000 in educational support. We believe supporting students today helps strengthen our communities for generations to come.



Andrea G.



Ava C.



Dana C.



Russell M.



Joel G.



Jorge M.



Maci M.



ALL UNDER ONE ROOF

Buying a vehicle should feel exciting, not overwhelming. That's why Auto Expert continues to simplify the process for Altura Members by turning car buying into a personalized, stress-free experience.

Members simply share the details of the vehicle they're looking for — make, model, color, features, and budget — and the Auto Expert team gets to work. Using an extensive dealer network and industry expertise, the team helps locate the right vehicle at a competitive price while handling many of the time-consuming details along the way.

The service extends far beyond the search itself. Auto Expert assists with negotiations, financing, DMV paperwork, trade-ins, and even aftermarket accessories, helping Members navigate the process with confidence from beginning to end. Vehicles can then be delivered directly to the Member's preferred Altura branch for added convenience.



95.08%
MEMBER
SATISFACTION



2,213
VEHICLES
SOLD



987,367
MEMBERS WE
SERVE



14
CU
PARTNERS



FINANCIAL STATEMENTS

AS OF DECEMBER 31

STATEMENT OF FINANCIAL CONDITION

	2025	2024	PERCENT CHANGE
LOANS TO MEMBERS	\$1,713,893,229	\$1,721,824,704	-0.46%
LESS: LOAN LOSS ALLOWANCE	(23,918,259)	(19,858,938)	20.44%
CASH ON HAND AND IN BANKS	206,376,087	199,775,568	3.30%
INVESTMENTS	552,767,427	552,174,901	0.11%
LAND & BUILDING, NET DEPR.	30,925,565	30,376,947	1.81%
OTHER FIXED ASSETS, NET DEPR.	12,403,115	10,557,388	17.48%
OTHER ASSETS	77,807,739	73,028,032	6.55%
TOTAL ASSETS	\$2,570,254,903	\$2,567,878,603	0.09%
TOTAL SHARES	\$2,303,500,263	\$2,171,951,797	6.06%
BORROWED FUNDS	-	183,000,000	-100.00%
ACCRUED INTEREST PAYABLE	39,074	7,271,196	-99.46%
LEASE LIABILITIES	17,362,093	15,852,814	9.52%
ACCOUNTS PAYABLE/OTHER LIABILITIES	15,176,420	12,251,412	23.87%
TOTAL LIABILITIES & SHARES	\$2,336,077,850	\$2,390,327,219	-2.27%
UNDIVIDED EARNINGS	285,017,890	257,350,898	10.75%
ACCUMULATED OTHER COMPREHENSIVE INCOME	(50,840,837)	(79,799,514)	-36.29%
TOTAL EQUITY	\$234,177,053	\$177,551,384	31.89%
TOTAL LIABILITIES, SHARES & EQUITY	\$2,570,254,903	\$2,567,878,603	0.09%

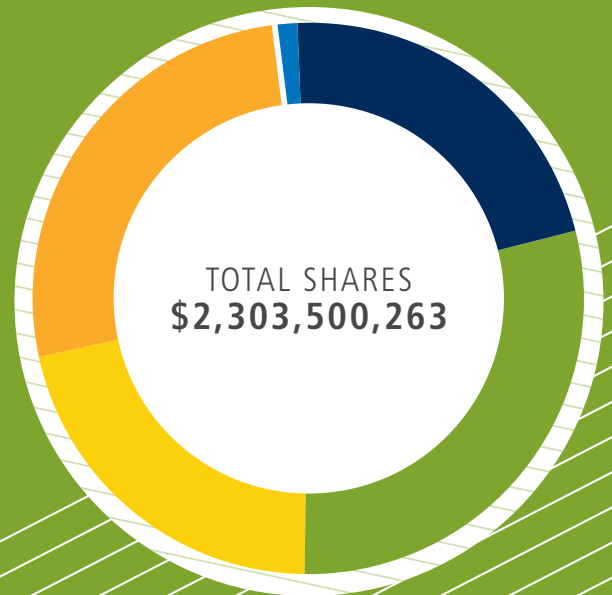
STATEMENT OF INCOME

	2025	2024	PERCENT CHANGE
INTEREST ON LOANS	\$101,885,466	\$95,909,447	6.23%
INVESTMENT INCOME	17,323,987	18,372,320	-5.71%
OTHER NON-INTEREST INCOME	62,834,046	51,640,312	21.68%
TOTAL OPERATING INCOME	\$182,043,499	\$165,922,079	9.72%
EMPLOYEE COMPENSATION & BENEFITS	\$50,578,764	\$48,249,690	4.83%
OFFICE OCCUPANCY	8,661,922	7,964,403	8.76%
OFFICE OPERATIONS	14,483,475	13,752,259	5.32%
EDUCATIONAL & PROMOTIONAL	3,862,518	3,149,353	22.64%
LOAN SERVICING	20,071,946	17,090,112	17.45%
PROFESSIONAL & OUTSIDE	4,203,859	3,801,814	10.58%
OTHER OPERATING EXPENSES	7,565,299	17,162,395	-55.92%
DIVIDENDS	22,861,237	20,043,030	14.06%
PROVISION FOR LOAN LOSSES	22,087,487	15,663,081	41.02%
TOTAL EXPENSES	\$154,376,507	\$146,876,137	5.11%
NET INCOME	\$27,666,992	\$19,045,941	45.26%



- **40.88%** AUTO LOANS: \$700,642,214
- **45.80%** 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT: \$784,909,587
- **3.86%** OTHER REAL ESTATE LOANS/LINES OF CREDIT: \$66,193,680
- **2.89%** ALL OTHER LOANS: \$49,479,020
- **3.16%** CREDIT CARD LOANS: \$54,110,114
- **3.42%** OTHER UNSECURED LOANS/LINES OF CREDIT: \$58,558,614

- MONEY MARKET SHARES:** ■ **21.88%**
\$501,229,290
- REGULAR SHARES:** ■ **26.53%**
\$607,793,077
- SHARE DRAFTS:** ■ **29.13%**
\$667,394,812
- SHARE CERTIFICATES:** ■ **21.03%**
\$484,453,165
- I.R.A. SHARES:** ■ **1.31%**
\$30,096,918
- NON-MEMBER SHARES:** ■ **.54%**
\$12,533,000



BOARD OF DIRECTORS



JERRY RIVERA
Board Chairperson



EUGENE KIM
Vice Chairperson



NINFA DELGADO
Secretary



JACQUELINE HALL
Treasurer



PERRY REED
Immediate Past
Chairperson



MARK BALYS
Director



KEITH DOWNS
Director



GLORIA PEREZ
Director



NORMAN PERRY
Director



BARBARA PURVIS
Director



MARCUS RIDLEY
Director

MEET THE ALTURA TEAM

SUPERVISORY COMMITTEE



EUGENE KIM
Chairperson



KAREEM GONGORA
Member



JUSTIN HUDSON
Member



NEIL LINGLE
Member



JUSTIN PARDEE
Member

EXECUTIVE TEAM



JENNIFER BINKLEY
President
Chief Executive Officer



KEVIN SHERRELL
Executive Vice President
Chief Operating Officer



CHRIS ANDRUS
Senior Vice President
Chief Marketing Officer



NATALIE BROWN
Senior Vice President
Chief Lending Officer



JULIE BJORNSTAD
Senior Vice President
Chief Human Resources
Officer



SCOTT MURRAY
Senior Vice President
Chief Information Officer



WADE PYUN
Senior Vice President
Chief Legal Officer



KATHY THAYER
Senior Vice President
Chief Financial Officer





All Welcome. All Together. Altura.

Mark W. Hawkins Operations Center
2847 Campus Parkway
Riverside, CA 92507

888-883-7228 | AlturaCU.com

Corona Branches

Corona Plaza | Lincoln

Desert Branches

Coachella | Indio | Palm Springs | Rancho Mirage

Moreno Valley Branches

Cactus | Stoneridge

Riverside Branches

14th Street | Canyon Springs | Magnolia | Riverside Avenue | University Avenue | Woodcrest

Banning | Eastvale | French Valley | Hemet | Menifee | Murrieta
Perris | San Jacinto | Wildomar

