



OPEN A VIP CHECKING ACCOUNT

YOUR MEMBERSHIP FEE IS ON US

By simply depositing \$500 or more through payroll direct deposit, you will have access to the following outstanding Member benefits:

VIP BENEFITS

- Free official bank checks & money orders
- Unlimited check writing
- No fee for non-Altura ATM usage
- No application fee on select loans
- Tier 1* - dividends earned on balance above \$100 or more
- Tier 2* - dividends earned on balance above \$50,000 or more
- Free \$3,000 accidental death & dismemberment insurance

**Convenient locations in
Riverside County plus access to
thousands of CO-OP ATMs nationwide.**

ADDITIONAL SERVICES

- A free home appraisal of up to \$500*** on any mortgage loan funded with Altura Credit Union
- Purchase your vehicle from Auto Expert and receive a \$25.00 gas card
- Check your credit score and report anytime with tips on how to improve your score**
- Identity theft protection

FOR MORE INFORMATION CONTACT:



Joshua Smith

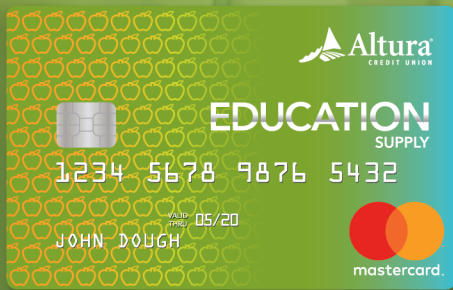
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Enriching Lives & Empowering Dreams



Federally Insured by NCUA. Transaction limitations: No transaction limitations apply to this account unless otherwise stated here: <https://AlturaCU.com/Fees>. *The dividend for Tier I annual percentage yield will be paid on accounts maintaining a minimum daily balance of \$100.00 to \$49,999.99 in your account each day to obtain the disclosed annual percentage yield. The dividend for Tier II annual percentage yield will be paid on accounts maintaining a minimum daily balance of \$50,000 or more in your account each day to obtain the disclosed annual percentage yield. Any account not qualifying for Tier I or Tier II will not earn dividends. **Active Membership (5 swipes or loan) required for this feature. ***Appraisal fee credit up to a maximum of \$500. NMLS# 417696



THE EDUCATION SUPPLY CARD



0%

APR[†]

IT'S TIME TO GET THE CREDIT YOU DESERVE.

- Credit limit ranges of \$250 to \$1,500 depending on FICO score.
- VIP Checking, PDD and enrollment in auto payment required before credit card is issued/funded.
- Step-Up Feature: After six (6) months of on-time payments, we will increase your credit limit by \$500. Card can only be used for purchases. (No cash advances or balance transfers)
- A revolving credit line helps you to build credit when making on-time payments.

SUMMER SAVINGS

6%

APY^{††}

No paycheck in the Summer? NO PROBLEM

- Maximum deposit of \$2,500 a month, up to a maximum of \$25,000 a year via direct deposit or payroll deduction.
- Earn interest on your deposits.
- No monthly service fees.
- Funds will be disbursed in the summer months for when you need them most.



Federally Insured by NCUA.

[†]APR = Annual Percentage Rate. A Payroll Direct Deposit of at least \$500 per month in an Altura VIP checking account, automatic transfer of the monthly payment, and continued employment with a qualifying educational employer group is required to maintain 0% APR. In the event you cease to meet the qualifying criteria, application of a margin and variable rate index will result in a rate increase. Please see your Credit Line Account Agreement and Disclosure Statement. If you have \$30,000 or more of unsecured debt with Altura you may not qualify for this loan. Other restrictions may apply.

^{††}APY = Annual Percentage Yield. Must qualify for Membership, have a VIP checking account, have payroll direct deposit of at least \$500 per month, and show proof of employment with a qualifying school district or college in Riverside County. Deposits into the summer savings account must be made by direct deposit or auto transfer of funds and cannot exceed \$2,500 combined in any given month. No penalty for early withdrawal. One Summer Savings account per member. In the event you cease to meet the qualifying criteria, your summer savings rate will revert to the then-current Primary Share dividend rate. Balances over the maximum deposit will be swept back into the checking account. Other restrictions may apply.

