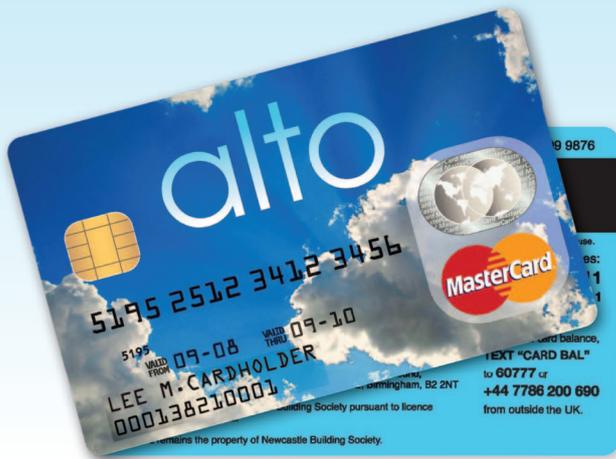


Allowing your members to take control of their money with the ALTO MasterCard®

Developed specifically for credit unions, the ALTO card has been designed to give your members complete control of their money. The ALTO card is a prepaid card, not a debit or credit card, so your members can only spend the amount loaded on it.



- ✓ **Convenient** - it can be used at over a million ATMs in over 210 countries. And it can be used like a debit or credit card with no point of sale fee to make purchases on-line, over the phone, by mail order or wherever you see the MasterCard Acceptance Mark. 
- ✓ **Affordable** - it costs just £6, is valid for three years, there are no monthly fees and top ups are just 50p. Depending on usage, it can be one of the most affordable prepaid cards currently available.
- ✓ **Secure** - the ALTO card is a safe alternative to carrying cash. Plus, if the card is lost or stolen, your members can stop it from being used with one simple phone call.
- ✓ **Flexible** - you can top up your members' cards electronically.
- ✓ **Easy to apply** - your members can apply directly through you, even if they don't have a bank account, and there's no need for any credit checks.

SECCURE Credit Union

The ALTO card enables SECCURE Credit Union in Liskeard, Cornwall, to help people across the county. "We looked at other prepaid cards but Unity's does everything we want it to," says the credit union's president and manager Steve Barrett. "We were already happy with the banking service we get from them, and it made sense to adopt their prepaid card too."

SECCURE has been running as a credit union for around seven years, working closely with the local CAB. Following the move to create a unitary local authority in Cornwall, SECCURE's common bond was extended to cover the whole county. As a result, the credit union needed a way to reach people across this larger area and the ALTO card proved ideal.

"In Cornwall, you're stuck if you don't have a car," says Steve. "Buses are slow or non-existent and many local bank branches have shut. The ALTO card means people can top up their card by phone without having to travel to our collection points - which are based in Liskeard."

With money on their prepaid cards, people who don't have credit or debit cards can take advantage of on-line shopping - another lifeline when the nearest city is a 20-mile bus ride away. SECCURE also issues loans on to the prepaid cards. Together with services like budget schemes where customers pay bills through the credit union, the ALTO card gives SECCURE another tool to help members manage their money effectively.

SECCURE is also launching on-line access to its accounts - enabling members to administer their card via the web. "We're trialling the card at the moment before promoting it more widely when we launch the online access," explains Steve. "People have enjoyed having the cards and found them very easy to use."

The ALTO card isn't just good for customers: it also makes life easier for the credit union's staff and volunteers. "Writing lots of cheques and having cash in the office to issue to people creates a lot of work," says Steve. "The ALTO card reduces the administrative burden for us, while helping the credit union grow. We help people from all walks of life and this will help us extend our reach even further across Cornwall."

For more information, including all costs associated with the ALTO card, please call us on 0845 350 0011, email sales@altocard.co.uk or visit www.altocard.co.uk.