Overview of Services

It's time for a better way to bank

TRAVIS CREDIT UNION

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MEMBERSHIP

Eligibility

Individuals who live, work, worship or attend school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Solano, Sonoma, Stanislaus or Yolo County and military and civilian personnel of Travis Air Force Base are eligible to join. Members may also extend the benefits of membership to their immediate family members.

Benefits of Membership

When you join Travis Credit Union, your membership has rewards:

- **Value** from an average savings of nearly $200 per year in lower and fewer fees*
- **Products and services** designed with members' needs in mind
- **Free access** to more than 30,000 CO-OP Network® ATMs owned by credit unions and participating stores across the United States
- **Financial stability**, supported by solid financial growth since 1951
- **Friendly people** who'll go the extra mile for each and every member
- **Serving your interests first**
- **Members own** the credit union
- **Locally-managed** branches mean you receive personalized service
- **Commitment** to the communities we serve

* In 2007 and 2008, Travis Credit Union commissioned a study from Dr. William E. Jackson III, professor of finance and management at the University of Alabama and a former policy advisor at the Federal Reserve Bank of Atlanta. The study showed that TCU members received a total benefit of $19,932,423. That's a savings of $268 per household or $134 per member per year.

Joining is Easy

You may join by applying in person at any branch, by mail when you request a member packet by phone, or online at ***www.traviscu.org***. You become a member-owner of the credit union when you open a Savings account with a minimum balance of $5. There is also a one-time, non-refundable membership fee of $5 when you join. We will waive the $5 fee when you join the credit union online.

History

Travis Credit Union was founded in 1951 with a single branch on Travis Air Force Base to serve the military and civilian personnel through the credit union philosophy of ***"people helping people."*** Today we are one of the leading financial institutions in Northern California. Our strengths lie in our faithful commitment to superior service, our solid, secure history, our reputation for integrity and our long-standing track record of steady growth. Our assets exceed $2.2 billion and we serve more than 178,000 members.

As a not-for-profit financial institution, we're in business to serve you. We develop products, services, and member education with your needs in mind. In addition, we return profits to you in the form of competitive rates, lower and fewer fees, an expanding branch system, and steady improvements to our technology and service delivery systems.

Corporate Mission Statement

We are dedicated to building lifelong relationships with our members to help them achieve their financial goals.

SAVINGS ACCOUNTS

It's our goal to improve your financial well-being. That's why we offer a range of savings, certificate and money market accounts. Whether you're managing your day-to-day finances or investing for the future, we've got options to meet your needs.

Savings

Establish good saving habits with a Savings account. This account, which establishes your membership in the credit union, earns dividends on daily balances and is easily accessible for those unexpected emergencies. You may use funds in your Savings account as overdraft protection for your TCU checking account or secured loans.

Target Savings

Improve your budget and spending habits when you plan with a Target Savings account. Whether you need to save for the holidays, a down payment for your new car or money to cover education expenses, a Target Savings account is a great option to help you reach your goals. Consider setting up Direct Deposit to automate your savings plan.

Certificates

To accelerate your savings, open a certificate account with a minimum deposit of $500 and select a term from 6 to 60 months. Dividends are earned from the day of deposit to the day of withdrawal on the full amount in the account at the end of each day. Dividends compound monthly and are credited the first day of the following month. There are penalties for early withdrawal.

Youth Accounts

We are committed to helping children and young adults in our community develop healthy financial habits. Establishing good financial management skills at an early age prepares children to make sound financial choices as adults. Open youth accounts with your children to engage them in the basic principles of earning, responsible spending, saving and investing.

We offer three age-specific accounts for youths up to age 21. Each account features:

- Access to an interactive and educational Web site with financial information
- No membership fee, minimum balance or quarterly low balance fee

T-Bird Club (0 to 12 years old)
Teach your child about the value of saving and the benefits of earning interest. This account helps young children see that saving money can be fun. As your children grow, they'll enjoy watching their balances grow, too. Each child who opens a T-Bird Club account will receive a piggy bank to make it easy to save up for their next big deposit.

Rising Stars Club (13 to 17 years old)
With your guidance this account gives your teenager the opportunity to learn about the value of setting financial goals, to balance needs versus wants, and to experience firsthand the effects of their financial choices. Teens who are 14 to 17 can open a checking account and have an ATM card when a parent co-signs. Teens who are 16 or 17 may have a VISA debit card when a parent or guardian agree to co-sign.

Young Adult Account (18 to 21 years old)
This account has features that are important to a young adult, such as Free Checking with free Bill Pay and a free ATM or VISA® debit card and Mobile Banking.

Coverdell Education Savings Accounts (CESAs)

Begin your child's education fund with a CESA, which features tax-free withdrawals to educate students under age 30. You may open an account for each of your children and contribute annually.

Trust Accounts

A trust is an estate-planning tool used primarily to avoid the delays, costs and publicity of the probate process. To establish a formal living trust, work with an attorney or an independent estate planner to create a trust agreement for funds that you would like to be maintained through the credit union or Travis Financial Services.

Traditional Individual Retirement Accounts (IRAs)

Individuals under age 70½ who receive taxable compensation during the year are eligible to open an IRA and contribute up to the annual limit. If you are 50 or over, you can take advantage of the catch-up feature and deposit additional funds up to the year's specified limit. This savings plan blends the benefit of compound interest with tax breaks. Contributions may be tax deductible, depending on your income, and earnings are tax deferred until funds are withdrawn.

Roth IRAs

Eligibility to open a Roth IRA is based on your income level. Like a Traditional IRA, you may contribute up to the annual limit. If you are 50 or over, you can take advantage of the catch-up feature and deposit additional funds up to the year's specified limit. A Roth IRA allows tax-free withdrawals* and you do not have to take the mandatory distribution at age 70½ as you do with Traditional IRAs.

* Please consult your tax advisor.

Money Market Accounts

Money market accounts are among the most popular saving vehicles for any investor. You'll earn higher dividends based on your balance and your funds are liquid so you can withdraw them at any time without penalties.[1] Select from one of our five money market accounts. The more you invest, the higher dividend rate you earn.[2]

Flexible money market account

Our tiered, Flexible money market account can be opened with a minimum initial deposit of $1,000. It is ideal for those who like saving without concern for moving the balance. Each day, you will earn dividends at the highest possible rate for your balance.

EARNING LEVEL	EARNING RANGE
Tier 1	$0 to $7,499.99
Tier 2	$7,500 to $24,999.99
Tier 3	$25,000 to $49,999.99
Tier 4	$50,000 to $74,999.99
Tier 5	$75,000 and higher

1 Unlimited withdrawals allowed on in-person or ATM transactions only. Federal regulations allow up to six account transactions per month, including checks, withdrawals, or preauthorized or automatic transfers made to third parties, other TCU accounts, or telephone orders to cover overdrafts on your checking. Your account will be subject to an Excessive Transaction Fee of $15 each month that you exceed this limit.

2 We offer five money market account options: Flexible, Sterling, Premiere, Premiere Plus, and Jumbo. Each account has specific minimum balance requirements to open and to earn the posted dividend rate. Each day, funds in the Flexible money market account will earn dividends based on your balance. A money market account balance of less than $100 for more than 90 days will close the account and the funds will be placed in the account holder's Primary Savings account.

With self-managed, TCU money market products, the credit union will not automatically adjust your dividend rate. You must make a request to initiate the change with the credit union. Upon your request your account will be converted. Higher dividend rates and balance requirements are not retroactive, but are effective from the date of conversion.

Self-managed money market accounts

You will earn our highest money market rates by managing the movement of funds yourself among our Sterling, Premiere, Premiere Plus and Jumbo money market accounts. To qualify for the Jumbo account, a TCU checking account is required with a direct deposit of at least $500 each month.

ACCOUNT	MINIMUM TO OPEN
Sterling	$25,000
Premiere	$50,000
Premiere Plus	$75,000
Jumbo	$100,000

INSURANCE and DEBT PROTECTION SERVICES

Guaranteed Asset Protection (GAP)*

GAP coverage helps ensure your loan is protected in the event your car, motorcycle, RV or watercraft is stolen or damaged beyond repair. Your primary vehicle insurance company will pay the value of the vehicle at the time of loss, which can be less than your loan balance. In most cases, this coverage pays off the balance deficiency, defined as the "gap."

Identity Theft Assistance

We provide checking account holders with free Identity Theft Assistance services to support fraud resolution efforts. Should you become a victim of identity fraud, a case worker is assigned to help restore your identity and credit records. A Fraud Resolution Kit is provided, containing the information you need to work with credit bureaus to place fraud alerts on your accounts and the police to file reports.

Member-valued Protection (MVP)*

If you qualify and your TCU loan is eligible for MVP, you may select one of three protection options for added peace of mind. The cost varies by plan and can be conveniently rolled into your loan agreement to become part of your monthly payment. Should your payment protection be needed due to a covered illness, injury or involuntary unemployment, MVP will cancel the principal and interest portions of your monthly loan payment up to the agreement maximum. For loss of life, it will cancel your outstanding loan balance up to the agreement maximum. For more information, please call (800) 877-8328.

* Enrollment for this product is voluntary and not required to obtain a loan. For more information, please visit our Web site or call our member service center. DPGAP-0810-B460 and DPGAP-0810-1033

INVESTING and PLANNING

The financial consultants at Travis Financial Services (TFS) are fully licensed and experienced professionals whose goal is to help you obtain the best possible return on your investment. As actual employees of Travis Credit Union, they understand how important it is to offer you the right investment tools to reach your financial goals, for today and tomorrow.

From retirement planning and income generation to tax reduction strategies and college education funding, our knowledgeable TFS financial consultants are available to meet with you in person at any TCU branch to discuss your investment needs. Consultations are free, and appointments are requested to be sure someone is available to help you.

Through our alliance with LPL Financial, Travis Financial Services provides you with access to quality financial and insurance products. Take advantage of having all of your financial needs in one convenient location, with a financial institution that is committed to helping you manage your wealth at every stage of life.

We invite you to meet with a TFS financial consultant to discuss your particular needs. With so many options available in today's financial marketplace, let a trained, investment professional make it easy for you. For more information, give us a call at (707) 469-1817.

Securities and insurance offered through LPL Financial and its affiliates, Member FINRA / SIPC. Financial consultants are licensed through LPL Financial.

Investment Products Are:

Not NCUA Insured	No Credit Union Guarantee	May Lose Value

CHECKING ACCOUNTS

We offer checking accounts, designed with diverse personal needs in mind. Enjoy the following free benefits with any TCU checking account you open:

- Online Banking
- Online Bill Pay
- Call-24 Phone Banking
- Mobile Banking
- VISA debit card
- E-statements
- Identity Theft Assistance
- Money Mover (for transfers into TCU accounts)[1]
- TCU ATM and point-of-sale use
- Free account access at more than 30,000 CO-OP Network ATMs[2]

Ready to switch to TCU checking? We'll help take care of that too. Pick up or download a Switch Kit today.

1 A $1 fee per transaction applies when transferring funds from your TCU account to another financial institution.

2 CO-OP Network ATMs are those owned by credit unions and participating stores across the United States. For a complete list of CO-OP Network ATM locations, please visit our Web site and use the ATM Locator feature.

Free Checking

This account is free—no strings attached. It is a standard, non-dividend-bearing checking account that comes with our package of free services.

Dividend Checking

This account is for those who want to earn dividends by maintaining a minimum balance of $500. Enjoy no monthly fee with Dividend Checking when you maintain the minimum checking balance of $500 or a combined Checking, Savings and Money market account balance of $2,500 or more.[1]

1 Otherwise a $5 monthly fee applies. Combined balances exclude certificates and IRAs.

Silver Wings Checking

This dividend-earning account offers special benefits to members who are 55 or older. Enjoy no monthly fee, free, single-signer Travelers Cheques and free Classic checks.[1]

1 One box of free Classic checks may be ordered at a time.

Investor Checking

Those who carry higher balances can earn our highest checking dividends through Investor Checking. This account is free with a minimum checking balance of $2,500 or a combined checking, savings and money market balance of $5,000 or more.[1] You'll also enjoy the following free benefits: overdraft protection, Travelers Cheques, Classic checks[2] and four foreign ATM transactions per month.[3]

1 Otherwise a $7.50 monthly fee applies. Combined balances exclude certificates and IRAs.
2 One box of free Classic checks may be ordered at a time.
3 No fee from Travis Credit Union applies, but surcharges from other non-CO-OP Network financial institution ATM owners may apply.

Health Savings Account Checking

Health Savings Account (HSA) Checking allows members who are eligible to save money for future medical expenses. The deductible contributions to your account are never taxed as long as they are used for medical expenses.* The account balance rolls from year to year, allowing it to grow for future medical expenses. You can access the funds with a specific debit card at the time a medical expense is incurred.

* Please consult your tax advisor.

CREDIT CARDS

Our VISA® and MasterCard® credit cards have the features you need to make smart consumer choices. When you open a credit card account, your revolving credit can be used to build a good credit history, provide security in emergency situations and make purchases worldwide anytime of day. We manage all your accounts locally, so there's always a friendly person to answer your questions and handle your account business.

Credit Card Limits

Credit limits are established for VISA and MasterCard credit cards based on credit history, income, and repayment ability.

Credit Card Features

- Low rates
- Overdraft protection for your TCU checking account
- 24-hour account access online, by phone or ATM
- Ability to view account transactions online
- Common carrier accident insurance
- Acceptance at millions of locations worldwide
- Auto rental insurance
- Cash advances through Call-24 Phone Banking, Online Banking, financial institutions and ATMs

Gold MasterCard Additional Features

- Purchase Assurance against theft and damage of certain Gold MasterCard-purchased items up to $1,000
- Travel/medical assistance and legal referral services

Platinum VISA Credit Card Rewards Program

For each retail dollar you spend using your TCU Platinum VISA card, you'll earn a point towards airfare, vacation packages, or brand-name merchandise.* The reward points you accumulate are reflected on your monthly VISA statement and are good for up to five years. You can track them online when you visit our Web site. This feature comes with an annual $25 Rewards Fee. Typically, similar card programs at other institutions have much higher fees.

LOANS

Our loan products blend the elements of competitive interest rates, convenient application processes and exceptional service provided by informed, personable representatives.

Vehicle Loans

When you're ready for a new vehicle, we have the right loan for you. As part of our commitment to serve your best interests, we offer competitive rates for new and used vehicles and online pre-approvals are displayed in Home Banking. You may apply online, by phone, at a branch or you may request TCU financing at dealerships that display the Credit Union Direct Lending (CUDL) logo.

Home Loans

When you're ready to purchase a new home, refinance the one you own or apply for a home equity loan or line-of-credit (HELOC), visit our home loan Web site at ***www.traviscu-realestate.com***. We bring the latest technology in financial services to your fingertips. Calculate what you can afford, check current rates and available loan programs and access essential homebuyers' information. Then, apply for a loan online and get your results in minutes.

First Mortgages

Get pre-approved before you house hunt to save precious time when you find the house you want. We offer a variety of fixed- and adjustable-rate loans up to $1 million. Apply online for an immediate decision or let one of our mortgage loan consultants help you understand your fixed- or adjustable-rate loan options and arrange a term that is right for you.

* Please visit www.scorecardrewards.com or refer to the merchandise and Travel Rewards Catalogs for specific point requirements, available destinations and complete terms and conditions.

Low/Moderate Income Loans

We offer several programs to assist low- to middle-income homebuyers, as well as other buyers purchasing homes in low-income areas. Down-payment assistance may be available. Please call our Home Loan Center at (707) 469-2000 or (888) 698-0000 for more information.

Refinance Your Mortgage

Do you know when it makes sense to refinance your home? Ask our mortgage loan consultants how your financial goals and a lower interest rate can work together to save you money, consolidate debt and pay for other expenses.

Home Equity Loans

A fixed-rate home equity loan is a practical solution to save you money and acquire the cash you need. This is an excellent option if you require a large amount of cash immediately.

Home Equity Lines-of-credit (HELOC)

A variable-rate HELOC allows you to draw money from available funds as needed without paying interest until you use it. Enjoy interest-only payments for the first 10 years with an additional 15 years to pay off the balance.*

*Consists of a 10-year draw period with interest-only payments, followed by a 15-year (non-draw) repayment period. There is a $50 annual fee which will be waived if, on December 31, the balance of your line-of-credit is at least $5,000. The adjustable loan rate has a maximum APR of 18%.

Personal Loans

Ready Reserve unsecured lines-of-credit are available up to $25,000. This is a low-rate, smart consumer loan that gives you flexibility to access funds when they're needed with no collateral and no annual fee. You may link Ready Reserve to your TCU checking account as overdraft protection.

Computer

Technology influences everything we do today. Whether you need to upgrade your computer or buy your first one, we've got the loan to keep you on top of the game. Borrow from $500 to $3,000 at a low rate.

Teacher Supplies

If you are a teacher who is building an education "toolbox," ask us about a low-rate Teacher Supplies loan from $500 to $3,000.

Deposit-secured

Use savings-secured or certificate-secured loans to restructure debt or pay for other expenses. Loan rates are associated with the rate on your account.

BUSINESS SERVICES

Our business services center makes it easy for you to customize the way you manage your business. We provide a full line of business products and services, the latest in merchant solutions, and online account access and management. For a complete list of all the products, services and benefits available, please see our Business Services and Loans brochure or visit the ***Business*** section of our Web site. To discuss your business needs with a TCU business services officer, please call (707) 469-2042, or (800) 877-8328, ext. 62042#.

Business Checking

Free Business Checking

Once you open your savings and business checking accounts, you become eligible for all other business products and services. This feature-rich account with no monthly maintenance fee is ideal for businesses with low to moderate transaction activity.

Free Non-profit Business Checking

Non-profit organizations will appreciate free checking with no monthly maintenance fee for managing low to moderate transaction activity.

Better Business Dividend Checking*

For the business owners who clear a moderate or higher number of business transactions monthly and want to earn dividends on their daily balance. There's no monthly fee when you maintain a minimum daily balance of $5,000 or a $10,000 average monthly balance.

Better Business Checking*

This account is ideal for business owners who generate a higher number of monthly transactions and maintain a larger deposit balance. There's no monthly fee when you maintain a minimum daily balance of $6,000 or a $12,000 average monthly balance.

Analyzed Business Checking*[1]

This account is ideal for business owners who generate high transaction activity each month. With no monthly maintenance fee, earnings credits are applied to reduce or eliminate transaction fees.

* Must meet qualifications for a business checking account. All business checking accounts must maintain a business savings account with a minimum opening deposit of $100 plus a one-time membership fee of $5. Additional fees may apply. Please refer to the product disclosure and Business Account Fee Schedule for further details.

1 This account features earnings credits which are applied to reduce or eliminate monthly fees. If the earnings credits within one month exceed monthly fees, additional credits will not be paid, carried forward or otherwise credited. Earnings credits are applied toward all standard monthly transaction fees except the merchant credit card processing fee. Please refer to the Business Account Fee Schedule for additional information.

Business Loans

If you are an established or start-up business owner, or if you don't yet qualify for business loans through conventional programs, we can help. Please visit the ***Business*** area of our Web site or contact our business loan officer at (707) 469-1857, or (800) 877-8328, ext. 61857# for complete details about:

- Small business loans from $50,000
- Commercial real estate loans up to $30 million
- Small Business Administration (SBA) guaranty loans
- Small business lines-of-credit from $50,000

ACCOUNT ACCESS

Online Banking

We strive to bring the convenience of banking to the comfort of your home. We are dedicated to providing the latest technology and account accessibility for you to manage your finances quickly, safely and efficiently from anywhere in the world.

- Open deposit accounts online
- Review account balances and transaction history
- Transfer funds among TCU accounts
- Sign up for and view your E-statements online
- Access images of your cleared checks
- Receive tax documents
- Pay your bills with free Bill Pay
- Reorder checks through a link on the home page
- Use the QuickPay feature for loan payments
- Get e-mail alerts about cleared items, transactions, low balances and important dates.

These are only some of the features that make Online Banking a convenience worth using.

Call-24 Phone Banking

Call-24 Phone Banking is an easy and convenient way to access your accounts 24-hours a day from your home, office or on the road. Simply use voice recognition or your phone key pad to access your account(s) in English or Spanish. Review your account history, verify balances or transfer funds among your TCU accounts by dialing Call-24 at (707) 449-4700 or (800) 578-3282.

Mobile Services

Mobile Banking

Access your accounts anytime from your mobile device with this free, secure, easy service. Log into your account from our home page to check balances, transfer funds, view completed transactions, and pay your bills. You can also locate the nearest ATMs by entering your city, state or ZIP code.

iPhone® App. It's simple, fast and safe.

Download the free Travis Credit Union mobile banking app on the App Store℠ today and easily access your accounts from your iPhone, iPod touch® or iPad.®

Available on the App Store

Text Message Banking

It's easy. First, set up your phone for the service. Then, dial the access number from your registered mobile device and enter your PIN to check balances or the last three transactions on your savings or checking accounts. The speed of the reply depends on your service provider. Charges from your mobile service provider may apply.

VISA Check Card

With one swipe of your card, eliminate the need to carry checks and cash. Use your VISA debit card wherever the VISA debit logo is displayed. You'll enjoy convenience every time you sign for purchases or use your PIN. You can also get cash at ATMs and point-of-sale locations and make purchases by phone or over the Internet.

ATMs

In addition to our regional ATM network, which includes more than 50 free ATMs that can be accessed in English or Spanish, you can access your TCU accounts free of charge at more than 30,000 CO-OP Network® ATMs owned by other credit unions and participating stores across the United States. For a complete list of CO-OP Network ATM locations, get acquainted with the ***ATM Locator*** feature on our Web site. TCU ATMs may be used for cash withdrawals, funds transfers among TCU accounts, balance inquires, deposits and reviewing your account history.

Withdrawals at non-TCU and non-CO-OP Network ATMs are $1.50. Other non-credit union ATM owners may impose a surcharge. Check prompts on the screen for fees.

Apple, the Apple logo, iPhone, iPad, iPod touch, and iTunes are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

ATM Cards

Your TCU ATM card allows account access through any ATM or point-of-sale location. Use your PIN with the card for cash withdrawals, fund transfers among TCU accounts and balance inquires at ATMs. You may also get cash back with point-of-sale purchases.

Special Services

- American Express Travelers Cheques™
- American Express Gift Cheques™
- Redeem U.S. Savings Bonds
- VISA Gift Cards
- Notary public services
- PIN customization
- Safe deposit boxes
  (Available at Davis, Gateway, Vacaville and Vaca Commons branches only.)
- Federal Reserve wire transfers
- Western Union money transfers

Funds Transfers

Recurring Automatic Transfers

Arrange for regular automatic transfers from a specific account for time-saving convenience and to get the best rate on your credit union loans.

Future-dated Transfers

Schedule future-dated payments and transfers through Online Banking and let us take care of the rest. Future-dated transfers offer you the convenience of managing your accounts months in advance. Funds will not be debited until the scheduled payment or transfer date.

Money Mover

From Online Banking, you can use Money Mover to transfer funds to your TCU accounts from other financial institutions for free.*

* A $1 fee per transaction applies when transferring funds from your TCU account to another financial institution.

Free Bill Pay

Pay bills online from anywhere, any time of day. There are no checks to write, no stamps to buy, no postal delays. Schedule payments in advance or set up recurring payments, receive bills electronically and review your payment history instantly.

Branch Locations

For directions and maps to these branch locations, please visit ***www.traviscu.org***.

Antioch	2721 Lone Tree Way
	5819 Lone Tree Way
Atwater	981 Bellevue Road
Benicia	836-C Southampton Road
Clayton	5441 Clayton Road
Concord	1257 Willow Pass Road
Davis	1380 East Covell Boulevard
Dixon	1450 Ary Lane, Suites B & C
Fairfield	5075 Business Center Drive
	2600 Estates Drive (Paradise Valley residents only)
	1340 Gateway Boulevard
	2570 North Texas Street
	659 Skymaster Drive (Travis Air Force Base)
Merced	1194 West Olive Avenue
Napa	3263 Claremont Way
Richmond	3300-A Klose Way
Suisun	131 Sunset Avenue, Suite A-1
Vacaville	11 Cernon Street
	2020 Harbison Drive
	2010 Peabody Road
Vallejo	1796 Tuolumne Street
Woodland	1372 E. Main Street

Direct Deposit

Why wait in line to deposit your check when Direct Deposit can do the work for you? Arrange Direct Deposit of your Social Security, military, payroll or other recurring checks to avoid postal delays, ensure immediate access to funds, and enjoy peace of mind with the safety and security of today's technology.

Payroll Distribution

Arrange payroll distribution of your funds among your various credit union accounts to save time and ensure you reach your long-term saving goals.

Member Service Center

For personal account assistance call our friendly member service center at (707) 449-4000 or (800) 877-8328. Our representatives are available from 8 a.m. to 7 p.m. Monday through Friday and 9 a.m. to 5 p.m. on Saturdays.

BALANCE℠ Financial Fitness Program

Whether you want a workable spending and savings plan to get out of debt, understand and improve your credit report, buy a home, or plan for your financial future, we want to help. That's why you have free access to confidential financial counseling and education through the BALANCE Financial Fitness Program.

At ***www.balancepro.net,*** you'll find information about what BALANCE does, who they are and how they can help you master your money. You may also want to check out the ***Tools & Resources*** section of our Web site for articles on a wide variety of credit and financial topics, and a full suite of other online tools and resources to help you reach your financial goals.

Mailing & Shipping

Mailing Address
Travis Credit Union
P.O. Box 2069
Vacaville, CA 95696

Deposits & Loan Payments Only
Travis Credit Union
P.O. Box 8000
Travis AFB, CA 94535

Shipping & Overnight Mail
Travis Credit Union
One Travis Way
Vacaville, CA 95687

Account Access & Information

Web Site Address
www.traviscu.org

Call-24 Phone Banking
(707) 449-4700 or (800) 578-3282

Member Service Center

Account Assistance and Information
(707) 449-4000 or (800) 877-8328

PhoneLoan℠
(707) 451-5350 or (800) 449-4110

Home Loan Center
One Travis Way, Vacaville, CA 95687
(707) 469-2000 or (888) 698-0000

Check Fraud Information
(707) 469-4384 or
(800) 877-8328, ext. 64384#

Debit/Credit Card Fraud Information
(707) 469-1810 or
(800) 877-8328, ext. 61810#

TRAVIS CREDIT UNION

Everyone who lives, works, worships or attends school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply.

Federally insured by NCUA. Equal Housing Lender. NMLS registered.

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TCU-720 (1/13)