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

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

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.

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TCU-746 (5/12)

Checking & Savings Accounts

Essentials for your financial success

TRAVIS CREDIT UNION

The foundation for your financial success starts here

Establishing a savings and checking account at Travis Credit Union is an introduction to what we hope will be a lifelong financial relationship with you. Your membership gives you access to a variety of financial products and services aimed at helping you reach your financial goals.

Checking Accounts

At Travis Credit Union, our checking and savings accounts are essential tools to help you manage your personal finances. Our popular **Free Checking** account opens the door to other great features. You'll enjoy a free VISA® Debit Card (if qualified), free ATM card, free Online Banking and free Identity Theft Assistance. You'll also get free access to more than 28,000 CO-OP Network® ATMs across the U.S. and Canada, as well as access to our free Bill Pay and Direct Deposit services.

A checking account also helps qualify you for our **Ultimate Rewards Package**, where you can earn a higher interest rate on a portion of your savings.

Savings Accounts

When you open a **Savings Account** with us, you establish yourself as a member of Travis Credit Union. With that membership also comes a variety of deposit-oriented products designed to save and grow your money for short-term commitments and long-term financial planning.

Target Savings is ideal for those immediate goals such as saving for a car or for annual holiday gifts. If you desire short-term interest growth on your money, consider our **Money Market** products, which offer you flexibility, high yields and liquidity so you can access your funds when you need them. For longer-term savings goals, consider our **Certificate** products, which offer fixed rate terms from 6 to 60 months.

For long-range financial growth, our **Traditional and Roth IRAs** can help grow your nest egg, while our **Educational Savings Accounts** assist you for the day your children leave the nest for college. For younger children, our **Youth Accounts** are the perfect savings tools to teach them about money and how to manage it.

Checking Accounts

The options you want and the convenience you need

We have the right checking account to make managing your money easier. Enjoy the following free benefits with any TCU checking account you open:

- Free Online Banking
- Free Online Bill Pay
- Free Mobile Banking
- Free App for the iPhone,® iPad® and iPod touch®
- E-statements
- Call-24 Phone Banking
- Identity Theft Assistance
- Money Mover *(for transfers into TCU accounts)* [1]

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

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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.

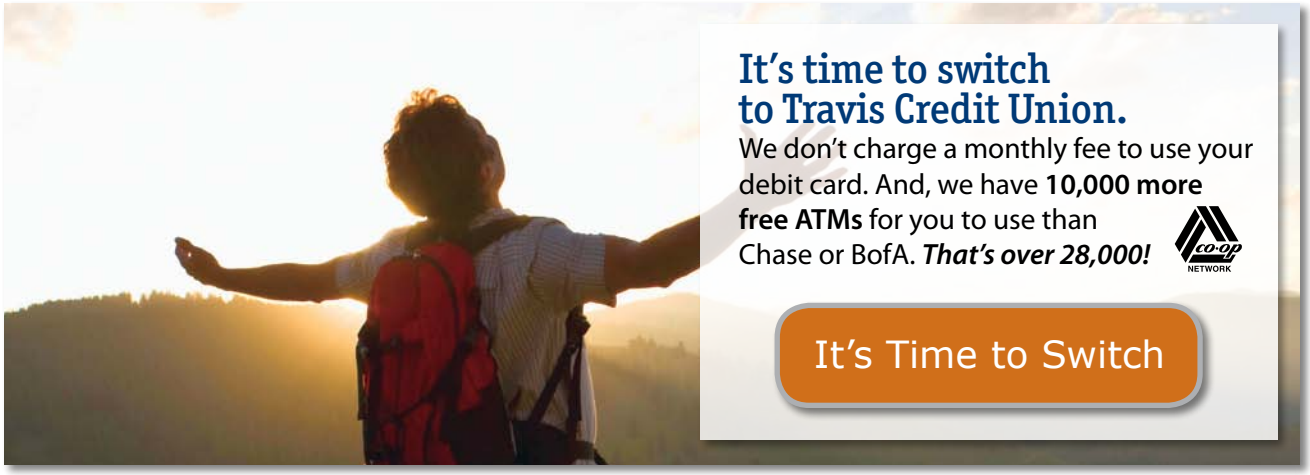
Investor Checking

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.



It's time to switch to Travis Credit Union.

We don't charge a monthly fee to use your debit card. And, we have **10,000 more free ATMs** for you to use than Chase or BofA. ***That's over 28,000!***

CO-OP NETWORK

It's Time to Switch

HSA Checking

Health Savings Account (HSA) Checking allows you to pay for medical expenses while receiving favorable tax treatment.* Your deductible contributions to this account are not taxed and the balance rolls from year to year, allowing it to grow for future medical expenses. You can access the funds with a dedicated debit card or write checks.

You may open HSA Checking if you:

- Have coverage under a HSA-qualified, High-Deductible Health Plan (HDHP)
- Have no other first-dollar medical coverage (insurance, such as specific injury insurance and accident, disability, dental care, vision care, and long-term care insurance, are permitted)
- Are not enrolled in Medicare; and
- Cannot be claimed as a dependent on someone else's tax return

HSA Contributions

Contributions to HSA Checking are determined by the effective date of your HDHP coverage.* For all the details about starting HSA Checking, visit one of our convenient branch locations or call our friendly member service center at (707) 449-4000 or (800) 877-8328. Additional HSA information is also available from the U.S. Treasury's Web site at *treasury.gov/Resource-Center/FAQs/Taxes/Pages/Health-Savings-Accounts.aspx*

* For specific information, please consult your tax advisor.

Savings Accounts

Peace of mind— it's worth working for

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 Accounts

Practice good saving habits with our **Savings Account**. This account—which establishes your membership in the credit union—earns dividends and is easily accessible. Sign up for free Direct Deposit to help your balance grow month by month. To accelerate your savings, open a Certificate that earns a higher dividend than Savings, based on the term you select.

Target Savings

Improve your budget and spending habits when you plan for specific goals using a Target Savings account. Whether you need to save for the holidays, a down payment for a new car, or money to cover education expenses, a Target Savings account lets you save in a separate account where you can easily monitor progress toward your goal.

Youth Savings

We offer three age-appropriate accounts for youths from age 0 to 21, with no minimum balance requirements and we waive the membership and quarterly low-balance fee. All three accounts feature access to an interactive and educational Web site with financial information for all ages.[1]

T-Bird Club (0 to 12 years old)

Help young children see that saving money can be fun. Encourage your children toward smart saving by developing their habit of making regular deposits at an early age. 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[2] (18 to 21 years old)

In addition to paying dividends on savings, this account features Free Checking with free Bill Pay, a free ATM card or VISA® debit card, and Mobile Banking. To help young adults establish credit, we also offer a VISA credit card with up to $2,000 limit.[3]

Trust Accounts

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

1 See complete account disclosure for details.

2 Parents who remain joint on Young Adult accounts are equally responsible for all account transactions.

3 Applications for credit and requests for limit increases by young adults who are 18 to 21 years old must demonstrate financial independence to repay obligations or obtain the signature of a parent or legal guardian as co-applicant. An annual fee of $25 applies only to Platinum VISA accounts enrolled in the ScoreCard Rewards program. For specific point requirements, available travel destinations and complete details, please visit *www.scorecardrewards.com*.

Retirement Accounts

Take advantage of both long-term compounding and tax-deferred earnings to reach your savings goals faster. A no-fee, TCU IRA is a great place to start. You may want to set up automatic deductions from your TCU savings or checking account to easily fund your IRA. We can also help you transfer money from a retirement plan at a previous employer into an **IRA** to keep your money working.

If you're under age 70½ you may open a **Traditional IRA** savings account with as little as $200. Open a **Roth IRA**, based on income eligibility, to retain income tax-free access to your principal and make qualified tax-free withdrawals on your dividends.* You may earn higher dividends for a specific term when you open a Traditional or Roth IRA certificate with a minimum $500 deposit.

If you own a small business, a **Simplified Employee Pension (SEP)** Savings account lets you establish tax-deferred retirement plans for yourself and your employees when a 401(k) is not available. Your contributions are tax-deductible and contribution limits up to 25 percent of your employees' compensation are available.* You may earn higher dividends for a specific term when you open a SEP certificate with a minimum $500 deposit.

* Please consult your tax advisor.

Money Market Accounts

Money market accounts are among the most popular choices for any investor. You'll earn 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 deposit, the higher dividend rate you'll earn.[2]

Education Savings Accounts

Begin your child's education fund with a **Coverdell Education Savings Account (CESA)**, which features tax-free withdrawals to educate students under age 30. You may contribute up to $2,000 annually per student, until 18 years of age. We also offer CESA certificates with terms from 12 to 60 months that earn at a higher rate.

Your savings are insured

The National Credit Union Administration (NCUA) insures your savings accounts up to $250,000, and there are circumstances when a combination of accounts qualifies for increased insurance coverage. Visit one of our branches or call our member service representatives to structure your accounts to receive the maximum federal insurance available.

Investing and Planning

We offer a wide variety of options to help you achieve your long-term financial goals. To learn more, please visit our Web site at ***www.traviscu.org***, call our member service center or see our brochure on this subject.

1 Federal regulations limit the number of certain withdrawals. Please see account disclosure.

2 Dividends on the Flexible money market account will automatically adjust based on your balance. With all other TCU money market products, the credit union will not automatically adjust your dividend rate. You must make a request and initiate the change with the credit union. Higher dividend rates and balance requirements are not retroactive, but are effective from the date of conversion.