### Consumer Loans Flex your buying power with the right loan





### You can make it happen

You've worked hard to establish your good credit. When you need to flex your financial buying power, our consumer loans can help you finance your purchase, from a car to a personal loan. Take advantage of competitive rates, online loan applications, quick and friendly services, and more.

#### Vehicle Loans

When you're ready for a new or preowned vehicle, we have the right loan to get you in the driver's seat. We offer competitive rates and a First-time Buyers' program for members. Our Web site at *www.traviscu.org* has online tools to help you research your vehicle, locate a local dealer and calculate your monthly payments. When you're ready to buy, be sure to ask for TCU financing at dealerships where you see the Credit Union Direct Lending (CUDL) logo.

#### **Credit Cards**

We offer Platinum Visa® credit cards, which come with a variety of features. Revolving credit can help you build good credit history and cover unexpected expenses. Plus, you can use it to shop with merchants worldwide.

We can help meet your financial needs, no matter if you're building credit, using credit or transferring an outside balance to your TCU credit card account. Limits are determined by credit worthiness and other factors.\*

#### Platinum Visa®

Our Visa<sup>®</sup> credit cards have the features you need to make smart buying decisions.

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. You can use it to make online purchases, too! We manage all your accounts locally, so there's always a friendly person to answer your questions. You can also view your credit card account through Online Banking. Plus, you can earn rewards points when you enroll in our optional MyTravis Rewards Program.

#### **Credit Builder Account**

Our Share-Secured Credit Card is designed to help you build or rebuild your credit foundation. In order to establish a solid credit history, your credit limit is manageable and secured by money in a savings, checking account or by paying cash deposit upfront. Maintaining a good payment history will put you on the right track towards a higher credit score and a brighter financial future.

#### Personal Loans Ready Reserve Unsecured line-of-credit

This low-rate, smart loan with limits up to \$50,000 requires no collateral and gives



you the flexibility to access your funds. Use it for overdraft protection to your TCU checking account. Limits are determined by credit worthiness and other factors.

#### Computers

When it's time to upgrade, we've got the computer loan to help you get your new technology. This signature loan can be used for the purchase of a computer and computer accessories. Borrow from \$500 to \$3,000. This amortizing loan provides you with the financial flexibility to keep up with life's changes.

#### **Teacher Loans**

Our low-rate Teacher Supplies loan is a signature loan that can be used for school-related purposes. This low-rate loan lets you borrow from \$500 to \$3,000. You can save money with a low interest rate and flexible terms and enjoy quick loan processing.

#### **Eco-Friendly Loan**

Go Green with Travis and save on your energy bills! Our Eco-Friendly Loan allows homeowners to borrow up to \$35,000 for energy-related home improvement projects. Loans range from \$1,000 to \$35,000. Get the financing you need to get the job done so you can lower energy costs while also improving your home.

#### **Deposit-secured**

Use a share- or certificate-secured loan to restructure debt or pay for other expenses. Loan rates reflect the rate on your depositsecured account.



Visit us online at www.traviscu.org/visa to learn about the features and benefits of our credit cards.

# New rewards. New perks.

## *My***Travis**Rewards

#### **MyTravis Rewards Program**

MyTravis Rewards is a simple, easy to use program that rewards you with points each time you use your Travis Credit Union credit card. Enroll today and start reaping the benefits of our enhanced rewards program. Redeem points for airline travel with no blackout dates, brand-name merchandise, gift card options and more! Accumulated reward points are reflected on your monthly Visa® statement and are good for up to five years. Visit us online at *www.traviscu.org/MyTravisRewards* to learn more.

Please visit *www.traviscu.org/MyTravisRewards* or refer to the Merchandise and Travel Rewards Catalogs for applicable fees, specific point requirements, available destinations and complete terms and conditions.

\*Final product and APR will be determined based on credit worthiness. A \$25 rewards annual fee applies to enroll in MyTravis Rewards. TCU members can opt out of the program through Online Banking. See *www.traviscu.org/MyTravisRewards* for complete details about our MyTravis Rewards program. Please see your Credit Card Cardholder Agreement and Disclosure Statement for information about your TCU credit card.

#### 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 95696

#### **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. 4384#

**Debit/Credit Card Fraud Information** (707) 449-4000 or (800) 877-8328

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.

© 2018 Travis Credit Union. All rights reserved. TCU-730 (08/18)