

Youth Accounts

Early financial skills create a
lifetime of benefits



TRAVIS CREDIT UNION

Money skills for every stage of life

We're committed to helping the youth in our community develop the financial skills needed to succeed in every stage of life. Instilling good financial habits at an early age prepares youths to make sound financial choices as adults. Our youth accounts allow your child to engage in the basic principles of earning, responsible spending, saving and investing throughout their teenage years.



We offer three age-appropriate accounts for youths up to age 21.¹

All three accounts feature an interactive, educational Web page with financial information specific to the age group. Because they're just getting started, there are no membership and quarterly low-balance fees for our youth accounts. Plus, there are no minimum balance requirements.

T-Bird Club (0 to 12 years old)

Teach your child about the value of saving and the benefits of earning dividends. This account helps young children see that saving money can be fun. Encourage your child to develop

smart savings habits by 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)

This dividend-earning savings account gives your teenager the opportunity to learn about the value of setting financial goals, balancing needs versus wants and making financial choices. Your teen can watch as their account balance grows with interest toward their savings goals. Children between the ages of 14 and 17, with parental consent, may open a checking account and obtain an ATM card.

Young Adult Account² (18 to 21 years old)

Young adults will appreciate this account because of its many features designed to transition them toward becoming their own money managers: a Free Checking account, free Bill



Pay services, a free ATM or Visa® debit card and no membership or quarterly low balance fees. Once they turn age 22, we'll switch their account to a regular TCU checking and savings account.

Your children will thank you, eventually ...

They may not realize it right now but the personal finance skills your children learn today will serve as the foundation for how they manage their money as adults. Knowing how to balance a checking account, save for financial goals, use credit and build a good credit history are skills everyone needs. They're also the stepping stones for bigger things such as buying a car, purchasing a home, saving for a wedding and investing for retirement.

Don't wait any longer, get started today.

We're certain that your children will thank you for their financial education — eventually — and that they'll pass it onto their children, too. Stop by a branch or give us a call today to open your Youth Accounts.

1. See complete account disclosure for details.
2. Parents who remain joint on Young Adult accounts are equally responsible for all account transactions.



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) 877-8328

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.

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