

Select Employer Group
Partnership Program

Free on-site seminars for your employees



Help your Employees make wise Financial choices

Travis Credit Union offers a variety of on-site seminars as part of our partnership with Select Employers who offer TCU membership as part of their employees benefits package. Our free seminars cover a wide array of topics designed to help your employees learn to make wise financial choices. A complete list of seminar topics is included in this brochure.

Home Management

Build a Basic Budget:

The Five-step Spending Plan

Design a financial blueprint for controlling your monthly expenditures. Set realistic goals, identify spending leaks, live within your means, stay motivated, and never lose sight of your ultimate financial goals.

Ten Steps to Financial Success

From developing a spending plan that works to setting goals and weighing insurance needs, the presentation covers the core concepts necessary to develop and maintain personal financial control.

Get it Together: Organize Your Financial Records

Learn why some record-keeping systems fail, how to develop an efficient bill-paying system, what records to keep and for how long, how to take a home inventory, what to have handy in case of natural disaster, and where to go for help.

Credit Ability

Learn how to build good credit and why that is so important. Understand the significance of your credit score and how to rebuild credit history by using credit wisely and understanding the pitfalls that can cost you thousands of dollars.

Take Charge: Wise Use of Credit Cards

Find out how to use credit cards to your advantage. You'll learn the benefits — and costs — of credit cards, how to build a good history, the warning signs of having too much debt, how to avoid credit card fraud, and how to get and read your credit report and credit score.

Solving the Mystery of Credit Reports

This seminar provides an overview of credit bureaus, credit scoring and the Fair Credit Reporting Act, as well as specific guidance on disputing inaccuracies, improving your credit score, and dealing with identity theft and fraud.

Financial First Aid

The seminar is specifically to help you focus on regaining control your financial situation through careful financial assessment, expense prioritization, and effective negotiation with creditors.

Psychology of Spending

Psychologists have found that there are several forces that govern our consumer behavior and cause us to make decisions that are not necessarily rational or in our best interest. However, understanding why we buy what we buy can help us make better decisions in the future.

This seminar covers factors that commonly affect the psychology of our spending, including:

- The Role of Advertising
- Keeping Up With the Joneses
- Spending Habits
- Impulse Buying
- Bargain Hunting
- Retail Therapy
- Money as Love
- I'll Worry About Tomorrow, Tomorrow

Home Buyer Education: Life as a Home Owner

This seminar presents valuable tips about moving and settling into a new house, keeping records, communicating with your lender and creditors, making sure your new home is energy efficient to save money, taking advantage of the financial benefits of owning a home, hiring a contractor if you chose to remodel, improving your credit score if you choose to refinance, and more.

Youth and Money

Value of a Dollar: Teaching Your Preschool Child

Learn how children become consumers before the age of five, how advertising affects preschoolers, how you can influence your child's money values and behaviors, help your preschooler manage money, and reinforce your teaching outside the home.

Value of a Dollar II: Teaching Your K-8 child

This presentation focuses on why K-8 children need to learn about money; what motivates them to learn about money and how to manage it; how to use goal-setting, budgeting, saving, working and investing as teaching tools; and how to use allowance as a teaching tool.

College Financing 101

Rising college tuition costs continue to outpace inflation. Through combination of long-term savings and an understanding of financial aid opportunities, you will learn how to make continuing education for your children — or yourself — a reality.

Home Purchases

Home Buyer Education: Preparing Your Finances

Learn about myths and common misconceptions of the home buying process, tips to shore up your spending and pare down debt, upfront costs of purchasing a house, how to get and review your credit report and score, how to determine your own buying, power, and whether you're financially ready to start the process.

Home Buyer Education: Shopping for a Home

Learn about the costs of purchasing a house, the types of mortgages from which to choose, where to start looking for a house, how to shop — and apply — for a home loan, how the closing process works, and where to go for home-buyer assistance programs.

Home Buyer Education: Life as a Home Owner

This seminar presents valuable tips about moving and settling into a new house, keeping good records, communicating with your lender and creditors, making sure your new home is energy efficient to save money, taking advantage of the financial benefits of owning and improving your credit scores if you choose to refinance, and more.

Using Home Equity

This presentation covers how refinancing and home equity products work, the benefits and drawbacks of each and how you can use them to their greatest advantage.

Home Buyer Seminar

Preparation for home ownership begins long before the purchase actually takes place. This seminar covers pre-purchase issues such as budgeting, determining how much house is affordable, saving for a down payment and other costs. You'll learn about credit reports, managing your debt-to-income ratio, the types of home loans available and the mortgage lending process.

Home Buyer Seminar: Path to Approval

Session 1: This session will provide an overview of the home buying process and what to expect. You will also learn about the costs involved, payment examples and down payment requirements. You will also receive information on obtaining a free copy of your credit report for Session 2. By the end you will be able to determine if now is an appropriate time for you to buy and what you can afford.

Session 2: This session picks up where Session 1 left off or can be taken as a standalone course. You will learn why working with a real estate agent is important. It provides information on myths and misconceptions of the buying process. In addition, you will learn about budgeting and credit requirements. You will also learn about rules regarding prior Bankruptcy, Foreclosure and Short Sales. By the end you will know if your credit score is sufficient to buy a home and if not what you can do to improve it.

Session 3: This session picks up where Session 2 left off or can be taken as a standalone course. We go in depth about loan products and which might be the best for you. FHA, VA, Conventional, Jumbo and First Time Buyers programs are explained. You will also learn about our real estate program HomeAdvantage and the benefits of working with Travis CU. By the end you will know if now is the right time to take the next step and get preapproved and begin working with a real estate agent.

Retirement

Retirement Planning

A special presentation with an economic update including the impact of this unusual economy on retirement planning as well as discussion about new legislation that eliminates minimum distributions from IRA'S.

Understanding Your IRA (Member Services Admin)

Join us for a free member seminar about selecting and using IRAs in your retirement plan. We'll discuss the tax advantages of both traditional and Roth IRAs and help you seek out resources and professionals who can assist you in setting up your account(s). Whether you're in your twenties or much older, consider opening an IRA for the future.

Wills and Trusts

This presentation compares the facts about wills and trusts, their advantages and disadvantages, potential treats to an estate, key points about joint ownership, and the issues related to probate, taxes and costs.

Long-term Care Planning

Learn about making smart long-term care choices, including why long term care is important, its impact on financial

assets, what is covered for the cost, and how much more.

Tax Free Investing

Do you feel like you pay too much in taxes? How would you like to earn income that is tax-exempt from both Federal and State taxes? Please join us as we discuss the benefits of investing in tax-free municipal bonds.

Identity Protection

Who's Got Your Number?

How do people make themselves vulnerable to identity theft? The presentation helps you understand how to protect your social security number from fraud, become skilled at spotting phishing attacks on your e-mail in-box, learn how to shop safely online, and what to do if you become a victim of fraud.

Sign up for free SEG Program Seminars online at www.traviscu.org or contact us via phone to schedule seminars at times that are convenient for you and your employees. There is a **10 employee** requirement in order to host a seminar.

Please Call:

TCU Relationship Officer
(707) 469-1629 or (800) 877-8328 ext. 1629

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. 1810#

Debit/Credit Card Fraud Information

(707) 469-1810 or
(800) 877-8328, ext. 1810#

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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