

Travis Credit Union

# Know the Difference: Credit Union vs. Bank

## 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](http://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<sup>SM</sup>

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

## Home Loan Center

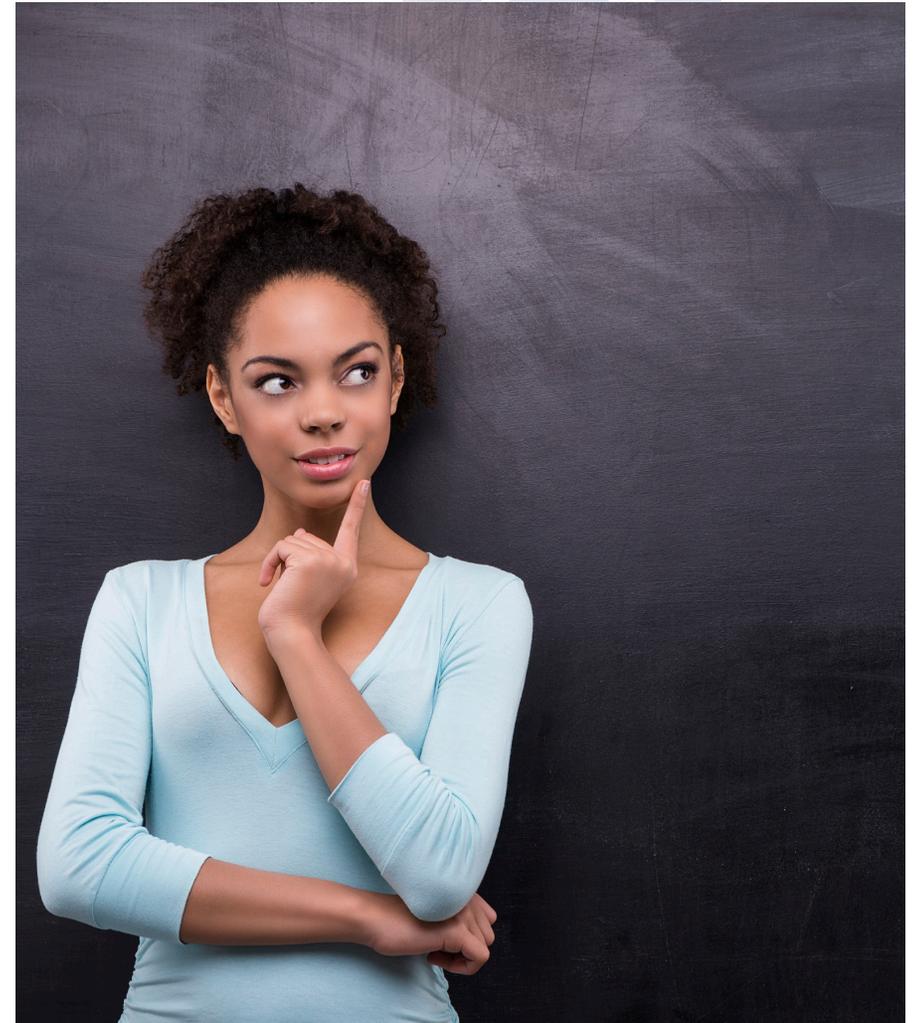
One Travis Way,  
Vacaville, CA 95687  
(707) 469-2000 or  
(888) 698-0000

## 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#



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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Travis Credit Union and other credit unions across the U.S. typically charge fewer and lower fees than other financial institutions such as big banks. You not only can save money by switching from a bank to a credit union but you can likely earn more, too, because credit unions return earnings to members through higher yields on deposits.

What's more, an independent study shows that Travis Credit Union members save almost \$300 a year, as compared to bank customers.\* Because Travis is a member-owned, not-for-profit financial institution, our priority will always be to provide more value to our members.

Surveys consistently rank credit unions first among financial institutions in terms of consumer satisfaction.

## Who are credit union members?

More than 100 million Americans receive all or part of their financial services from the country's 6,900 credit unions. According to the Credit Union National Association, the trade association for credit unions nationwide, U.S. credit unions have combined assets of \$1.026 trillion and issued loans of \$603 billion. Together, credit unions have provided \$881 billion in consumer savings.

## How is a credit union is different from a bank?

There are several key differences between credit unions and banks. Here are some main points:

- Credit unions are not for profit cooperatives with member owners. Banks are for-profit corporations who answer to their stockholders.
- Credit unions return earnings to members through free ATMs, fewer and no fees and better rates. Bank earnings go to outside bond and stockholders.
- Credit unions are democratically governed by volunteer board directors, based on a one-member, one-vote philosophy. Banks are governed by paid shareholders
- and voting rights depend on the number of shares owned. Customers without bank shares have no say.
- Most credit unions are part of the CO-OP ATM Network, providing free access to 30,000 ATMS in the U.S. and Canada. Banks require customers to use their branded ATMs or pay a fee to use another.
- Credit union members receive the benefit of their institution's success. Banks must make money from their customers to please their shareholders.



## It's time to switch!

If you're just learning about the benefits of credit unions -- or have been thinking about becoming a member -- make the switch today! Let a Travis Credit Union representative help you with moving your accounts to us so you can experience the Travis difference!

Stop by any branch, give us a call at **(800) 877-8328** or visit [www.traviscu.org](http://www.traviscu.org) to get started. We're your partner for every stage of your financial life!