Thank you readers of the VC Reporter for choosing us as your favorite financial institution in Ventura County

VENTURA COUNTY CREDIT UNION

4TH QUARTER 2012

FinancialHorizons

From the president

One aspect of credit unions I'm most proud of is their commitment to the community. It makes sense; after all, credit unions are locally owned and managed. When you regularly see other VCCU members while shopping, in church, or at soccer games, it certainly creates a sense of community.

I'm especially proud of Ventura County Credit Union's commitment to being a good neighbor. Through our CommUNITY Giving program, we encourage our employees to donate their time while getting paid their regular salary.

If you visited one of our offices this summer, you saw collection boxes for donations of school supplies for families who otherwise may not have been able to afford them. Thanks to your generosity, THRIVES (Together Helping Replenish Inventory for Ventura Educators and Students) and School on Wheels received much-needed backpacks, calculators, crayons and other educational materials. I know they're now being put to excellent use in local classrooms.

And as the holidays approach, we are once again asking you to join us in supporting FOOD Share. There are too many people in Ventura County who go to bed hungry every night. Your donations of non-perishable food items will not only help ensure that they have proper nourishment, but will let them know someone cares.

A sense of community is also important in our business operations. In fact, it is essential. We are a cooperative, managed not by profit-minded corporate leaders, but by volunteers like you, who are drawn from our community of members.

CONTINUED INSIDE

Want lower car payments?

It's a breeze

Refinance As low as **1.99%** APR*

Love your current car, but not crazy about the payments? No problem! Simply refinance your loan from a bank or dealer with us. Our low rates could put more gas money in your pocket.

No payments for up to 90 days**

Just in time for the holidays — more money to spend on your family.

Hurry! This special rate expires October 31, 2012.

Apply at www.vccuonline.net or any office.

*Annual Percentage Rate effective 9/15/12. All loans subject to credit approval. Rates and terms subject to change. Your actual rate based on creditworthiness. Includes one-quarter percent discount for automatic payment from VCCU checking or share account. Rates and terms apply to all makes, models and years; vehicles must be registered and operable. Used vehicles require Kelley Blue Book value listing; appraisal and verification may be required. Verification of income may be required. Applicant must be 18 years of age or older. Other restrictions may apply. Current VCCU loans not eligible for refinance. Monthly payment per $1,000 borrowed for a 48-month term at 1.99% APR: $17.53. **Qualifying member may select to defer their first payment for 90 days from the loan funding date. Interest will accrue during deferral period. Subject to credit approval.

Financial planning staff grows to meet demand

So many members are taking advantage of our financial planning service that we've brought another Financial Advisor on board.

Meet Gina O'Callaghan

CFS* Financial Advisor

Gina is a graduate of Cal State Northridge and holds the FINRA Series 7,63,65 licenses and is securities licensed in California, Nevada, Arizona and South Carolina.

She has more than 20 years of experience in the financial services area and will assist members at our Thousand Oaks, Simi Valley and Camarillo offices. She can give you straightforward advice on saving for retirement, diversifying your portfolio and rolling over current retirement accounts. Call her at 805/ 477-5532 for a complimentary, no-obligation appointment.

And if our Ventura or Oxnard offices are more convenient, David Kanongataa, Financial Advisor CUSO Financial Services, L.P., is ready to serve you. Contact him at 805/ 477-4032 or at dkanongataa@vccuonline.net to schedule an appointment..

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. For specific tax advice please consult a qualified tax professional.

CALL FOR NOMINEES

Just as we serve the community, members of the community serve us by volunteering their financial expertise and guidance for the benefit of all members. If you'd like to be one of them, you may run for our Board of Directors or Supervisory Committee. The following volunteer positions are up for election:

Board of Directors
There are three (3) positions up for election. Each of these positions is for a three-year term.

Supervisory Committee
There are two (2) positions up for election. One of these is for a two-year term; one is for a three-year term.

Nominations
Qualified Members may be nominated by one of two methods: (1) For nomination by the Nominations and Elections Committee, submit an application postmarked by January 7, 2013 or (2) for nomination by Petition, submit a petition signed by 100 eligible Ventura County Credit Union members and include a statement of qualifications and biographical data. Petitions must be submitted to the Nominations and Elections Committee (postmarked if sent by mail) by February 11, 2013. For more information or to submit an application or petition, write to:

Ventura County Credit Union
Attn: Nominations and
Elections Committee
PO Box 6920, Ventura, CA 93006-6920

There will be no nominations from the floor. The election will not be conducted by ballot. Election results will be announced at our Annual Meeting on Tuesday, April 23, 2013.

From the president

CONTINUED FROM COVER

These volunteers are elected to our Board of Directors and Supervisory Committee by member vote. They understand our purpose is simply to provide the greatest value possible to all members.

If you are interested in serving on our Board or Supervisory Committee, please read the Call for Nominees on page 2.

It is this spirit of coming together to improve our credit union to better serve our members that makes Ventura County Credit Union such an integral part of the community.

Joe Schroeder
President/CEO

New calculators really add up

More choice, more features

We've enhanced our online calculators to be more versatile, practical and helpful. Go to www.**vccu**online.net and click on Calculators under the Financial Tools menu. Improvements include:

- Specific results based on your input
- Choose table or graph format for information layout
- Get help or contact us with the click of a button
- Quick links to definitions and additional information
- Results in table or graph format
- Much larger selection of calculator options

Improving our calculators page is another way we make managing your finances easier.

Newsbriefs

Holiday Club accounts

The money you've been stashing away for the holidays will be deposited into your savings or checking account on November 1. Want it in a different account? Just call us.

Don't have a Holiday Club account? Start one today. Grow it all year long through automatic deposits, and next year, you'll have a healthier holiday budget.

FOOD Share feeds hungry families

You can help their good work! FOOD Share is a local agency dedicated to ensuring that no one in Ventura County goes hungry this holiday season by distributing nutritious food to families, schoolchildren and seniors.

Starting in mid-November, we'll be collecting non-perishable food items in all VCCU offices, so please bring what you can. Or ask how you can "buy" a meal. Thank you in advance for your generosity.

Join our blood drive

We're helping the United Blood Services collect much needed blood. If you'd like to donate, visit our Ventura office on Tuesday, Oct. 16 from 11 am–3 pm. Your donation will be greatly appreciated.

Free shred event

Bring up to two boxes of financial or personal documents to our **Ventura** or **Thousand Oaks** office on Thursday, October 18 from 11 am to 1 pm. Iron Mountain will shred and dispose of them securely for free!

FREE membership during International Credit Union Week

The theme for International Credit Union Week 2012 is "Members Matter Most." Show your eligible family, friends and co-workers exactly what that means by bringing them to any VCCU office to sign up for free membership October 15–21. They'll become part of a worldwide family of 196 million members at 51,000 credit unions in 100 countries.

ATM makeover complete

Our new ATMs are up and running. Just deposit checks or cash directly into the ATM — no envelopes needed. You'll receive a printed image of your deposit for verification. And be sure to visit our Ventura office and Oxnard Airport ATMs. Their colorful wraparounds of local scenes make them the most beautiful ATMs you'll ever use!

We're proud to support the communities we serve. Look for VCCU around town at events like these:

Moorpark Country Days

Saturday, October 6
Downtown Moorpark on Historic High Street

Be there at 10:25 am for the kickoff parade, then look for us at the street fair. We'll be having a fun time among local vendors, craft booths, entertainment and a children's village.

Moorpark Beer-Tasting Festival

Saturday, October 6
6–10:30 pm
Downtown Moorpark on Historic High Street

We're a proud Bronze Sponsor of this showcase of Ventura County breweries and restaurants. The event raises funds for community programs including scholarships for Moorpark High School students, the Moorpark Pantry Plus Food Program, Adopt-a-Classroom, and the Yard Makeover Project which helps seniors and veterans as well as students at Moorpark High School.

Did you see us at…

Miracle Jeans Day, when our staff donated to the Children's Miracle Network for the right to trade their usual work wear for jeans.

6th Annual Day of Kids Celebration to benefit the Boys and Girls Club of Greater Oxnard and Port Hueneme.

Taste of Conejo in Westlake Village where guests enjoyed an unforgettable evening of exceptional food and spirits, fashion and live music.

Simi Valley Fair & Music Festival which raised funds for a wide variety of charities and non-profit organizations in the Simi Valley area.

Arroyo Verde Park Clean-Up VCCU employees Melanie Wilson and Tina Johnson at the City of Ventura monthly clean up day at Arroyo Verde Park.

Habitat for Humanity of Ventura County, where VCCU team members Stacy Oates, Teri Burks, Stacie Lowman, and Laura Fog assisted with the construction of two homes located in Oxnard.

VENTURA COUNTY CREDIT UNION

FinancialHorizons

Published quarterly by Ventura County Credit Union

Walk-in office hours

Monday–Wednesday	9 am–5 pm
Thursday–Friday	9 am–6 pm
Saturday	9 am–2 pm

Locations

Ventura
6026 Telephone Road
Express Window hours

Monday–Wednesday	8 am–4:30 pm
Thursday–Friday	8 am–5:30 pm

Oxnard
2160 N. Rose Avenue

Camarillo
711 Daily Drive, Suite 100

Thousand Oaks
18 W. Thousand Oaks Boulevard

Simi Valley
2680 Tapo Canyon Road

Phone
805/ 477-4000
800/ 339-0496
(outside Ventura/Oxnard/Camarillo area)

Telephone Teller
805/ 339-4222
800/ 339-0497 toll-free nationwide

Quest Home Banking and Bill Pay
www.**vccu**online.net

24/7 Loans
Apply online or by phone 24/7

Questions or comments?
Your Supervisory Committee is responsible for addressing any unresolved member issues or problems regarding the Credit Union. Please contact the Supervisory Committee at PO Box 3684, Ventura, CA 93006-3684

Holiday closures
Columbus Day, Monday, October 8
Veterans Day (observed), Monday, November 12
Thanksgiving Day, Thursday, November 22
Christmas Day, Tuesday, December 25
New Year's Day, Tuesday, January 1, 2013

Stay in touch with VCCU
Follow us on Facebook and Twitter.
www.facebook.com/myvccu
www.twitter.com/myvccu

The articles and opinions in this publication are for general information only and not intended to provide specific advice or recommendations for any individual. We suggest you consult your attorney, accountant, or tax advisor regarding your individual situation. All rates and yields are subject to change without notice. All loans subject to credit and collateral approval. Your funds are insured up to $250,000 by the National Credit Union Administration, a U.S. government agency. The NCUA separately insures Individual Retirement Accounts up to $250,000. APY=Annual Percentage Yield. APR=Annual Percentage Rate.

Federally insured by NCUA

©AubreyCo.com VCF-1849