Get Where You Want to Go

With Rayz Benefits

If you're in high school, you know that money is a big deal – how you make it and spend it, but especially how you save it, makes a huge difference. That's why we have Rayz, for our student members. If you're between 14 – 17, this program was created with you in mind, and how we can help you make your money grow. Not only will you get a free pass to the best types of accounts and products out there, but you'll also get helpful advice, so you can become "money smart."

The program includes free services with free stuff, 24/7 online access, and lots more. Read on, to learn about all the goods that are available to you.

Services You Need & Want

Savings: Perfect for saving for the latest video game, the laptop you've been eyeing, prom – even your first car! Plus, the more you save, the more dividends you get.

Checking:* This account is a total necessity for your daily needs, like buying lunch, downloading music, buying movie tickets and whenever you don't have cash. Depositing your paycheck, and paying bills like your cell phone and rent make this account a must. ATM cards and Debit Cards available.**

24/7 Access: You can find out how much money you've got saved, how much is left in your checking or anything else, 24/7. Quest online banking, bill payment if you need it, and a telephone teller, lets you look up all the info on your time.

C-Note: If you are in high school, you won't want to miss C-Note, our online site that teaches money skills through blogs, calculators, stories, games and more. Registration is required but access is free. Bookmark the site and check back often.

Log on to www.**vccu**online.net and click Youth Programs in the Membership tab.

Take Advantage Today

If you're 14-17, then you should totally be a VCCU Rayz member! Give us a call or visit any branch office to sign up and watch your money grow.

805/ 477 - 4000 • 800/ 339 - 0496
www.**vccu**online.net

All program details accurate as of 3/2012 and are subject to change without notice. Contact VCCU for most current information.

*Must be at least 14 years of age to open a youth checking account (Rayz). An adult family member must be a joint account signer on the youth account. At time of account opening, social security card and picture identification is required. Account holders subject to Chex Systems.

**ATM cards can be issued to minors 14 years of age or older if authorized in writing by the adult joint account signer. Debit cards can be issued to minors 16 years of age or older who have a state issued identification card and if authorized in writing by the adult joint account signer.

PHONE
805/ 477-4000
800/ 339-0496 (toll-free outside Ventura County)

TELEPHONE TELLER
805/ 339-4222
800/ 339-0497 (toll-free outside Ventura County)

QUEST BILL PAY AND HOME BANKING
www.**vccu**online.net

ATMS
You can make withdrawals and transfers at any CO-OP Network ATM, and more than half accept deposits. To find the nearest CO-OP Network ATM, visit our web site.

WE'RE ALWAYS OPEN
Apply for a loan online or over the phone 24 hours a day.

Your funds federally insured 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. We provide an Equal Housing Opportunity, and do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

The information in this brochure is correct as of printing date and is subject to change without notice.

NCUA

EQUAL HOUSING LENDER

National Credit Union Administration, a U.S. Government Agency. Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.

VENTURA COUNTY CREDIT UNION

www.**vccu**online.net
805/ 477-4000 • 800/ 339-0496
(Toll-free outside Ventura County)

Walk-in office hours
Monday-Wednesday..... 9 am-5 pm
Thursday-Friday.....9 am-6 pm
Saturday..... 9 am-2 pm

Ventura
6026 Telephone Road
Express Window hours
Monday-Wednesday.....8 am-4:30 pm
Thursday-Friday.....8 am-5:30 pm
Walk Up Closed Saturday

Oxnard
2160 N. Rose Avenue

Camarillo
711 Daily Drive, Suite 100
Closed Saturday

Thousand Oaks
18 W. Thousand Oaks Boulevard

Simi Valley
2680 Tapo Canyon Road

Rayz

Got green? Grow it here.

VENTURA COUNTY CREDIT UNION