Invest in Your Life

This time of life is full of exciting events. Whether you're thinking about buying your first car, going to college, starting a career or getting married, these events are major and all affect your financial needs. Our Shine program has the financial information, resources, tools, and products and services you need to help plan for life's milestones and beyond.

Whatever the next big step is, we've got what you need to help you get there and to make sure you're taking the right steps for future financial stability.

Relevant Products for Your Life

"I'm buying my first car."

Auto Loans: New or used, getting your first car is exciting, but also a major expense. We'll guide you through the whole process and get you a loan that you can afford and is best for your situation.
First Time Buyer Program: Loans up to $25,000 with terms up to 72 months.
Auto Loan Dealer Direct Program: We've teamed up with local Ventura County dealers to get you great prices, and simple, convenient financing right on the spot.

"I'm headed off to college."

Checking: You'll need a way to pay for all the new expenses you'll have at college. A checking account from VCCU lets you easily pay your rent, grab a bite to eat, pay for lab fees or buy books. And, with the free ATM/Debit card, the money comes right out of your checking account, so you have access to your money anytime and don't even have to carry cash.
Visa Credit Card: No credit? Build it here with your first Visa Card. If you're a student or you have a job, you're eligible. It's perfect for online purchases, and it has a lower rate than most other credit card offers you'll find on campus.

"I just started my first job!"

Savings: Maybe it's a part-time job, or it could be your first "real job" in your chosen career, either way, how you manage your money can make a huge difference in your life. By putting away a little each paycheck, you'll develop great savings habits and have money put away in case of an emergency.
Money Market or Certificates: Other great ways to save money is to open a Money Market, where you get higher than usual dividends, because of your higher balance. With a certificate, you can lock up your money for a designated time in exchange for a higher rate.
IRA: Once you start earning money, IRAs are a great way for you to start putting money away for your retirement, as well as take advantage of some tax benefits. We offer all types of IRAs, so check them out online or give us a call to see which one is right for you.

"We're getting married."

Personal Loan: It may be for the photographer or the wedding cake, or maybe it's for the living room furniture or new appliances, whatever your personal loan needs, we're here to help during this exciting time in your life.
Home Loan: During the busy home-buying process, let us take the stress out of it and guide you with our knowledge and experience. We'll ask you all the right questions to find the right loan needed to make home ownership a reality.

Added Benefits

For members of Shine we are pleased to offer **On Track**, a free interactive budgeting tool that helps you build a strategy for financial success.

OnTrack takes the terror – or at least the guesswork – out of knowing exactly how much money is coming in and going out.

In this self-guided module, you will create a realistic budget, and will find tools for tracking expenses, tips for taking control of your personal finances, direction on reducing debt, and information specific to challenges you might be currently facing.
By creating a spending plan, you'll learn to use your money for what's most important to you – car, travel, a down payment for a house…Whatever your goal, a strong spending plan is the foundation for reaching it. Once you develop your plan, we'll provide immediate action steps and tools to make your money work for you. You can even choose to submit the information to us and set up a phone-based session with a financial counselor who can help you take your plan further.
All of our counseling and education services are provided by our partner, the Balance Financial Fitness program and are available to you at no charge as a benefit of your Shine membership with Ventura County Credit Union. Log on to www.**vccu**online.net and type in Balance.

Start Planning for Tomorrow Today

If you're 18-25, you can join the Shine program. Give us a call or visit any office to sign up and start building a solid foundation for your future.

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

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

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

Shine

Invest in your future today.

VENTURA COUNTY CREDIT UNION