Get to know Ventura County Credit Union Member Benefits



Living the life.



Access to your Funds

• Free cash withdrawals • 30,000 free CO-OP ATMs nationwide • 100+ free ATMs in Ventura County

(Ventura County Target stores and Rite Aid pharmacies in Ventura and Santa Barbara County).











Free Online and Mobile Banking

- Pay bills
- Check balances
- Transfer between accounts
- Deposit checks
- Search for free ATMs and shared branch locations



Free Checking

- Free debit Card
- Courtesy Pay overdraft protection
- No minimum balance requirement
- Free and secure eStatements



MasterCard Credit Cards

- Purchase protection
- ID Theft Resolution Services
- Travel assistance
- Car rental coverage
- Platinum Rewards points for travel, merchandise, account credit and more

Tip: For added security, let us know if you are traveling out of the country



Free Member Education

- Financial literacy workshops
- · Webinars and online tools
- Financial counseling
- · Debt management



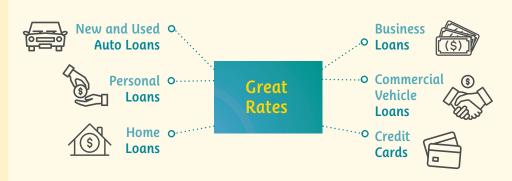


VCCU Membership

- Volunteer Board of Directors and Supervisory Committee elected by the membership
- Membership open to anyone who lives, works or attends school in Ventura or Santa Barbara County and their families
- · Membership for life

Where does your money go?

- Money you deposit stays in the Ventura County community
- Members benefit with lower loan rates, higher dividends, and free products and services
- The Foundation of VCCU supports non-profit organizations that serve our community



Federally insured by NCUA.

Contact Us

Website vccuonline.net

Phone Numbers805.477.4000 Main
800.339.0496 Toll free

805.339-4226 Main fax

Telephone Teller 805.339.4222

24 hour telephone 800.339.0497 Toll free

access to your account

Mailing Address 2575 Vista Del Mar Drive

(no account services or Suite 100

payment drop off) Ventura, CA 93001

Email address cuadmin@vccuonline.net

*DO NOT send personal or account information via this standard email. This email box is not secure and confidential information should not be communicated in this manner.

Routing Number 322283505

To report a lost or 805.477.4000 stolen credit or debit 800.339-0496 card - anytime

Activation and PIN change from home or other number associated with your account.

Activation – 888.691.8661 **PIN NOW** – 888.891.2435

Mobile Apps

iTunes App store and Google Play





Office Locations

Ventura

Appointments available 6026 Telephone Road

Oxnard

2160 N. Rose Avenue

Thousand Oaks

18 W. Thousand Oaks Blvd. (at Moorpark Road)

Moorpark

510 E. Los Angeles Avenue

Port Hueneme

687 W. Channel Islands Blvd.

Camarillo

711 E. Daily Drive, Suite 100

Simi Valley

2680 Tapo Canyon Road

RiverPark

The Collection at RiverPark 691 Town Center Drive

Branch Hours

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

Closed Sunday

Express Window (Ventura only):

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

Closed Saturday and Sunday

Member Service Center Telephone Hours

Monday-Wednesday 8 am-5 pm Thursday-Friday 8 am-6 pm Saturday 9 am-2 pm

Closed Sunday

Coin Machines

Located in **Ventura, Oxnard, Simi Valley and Thousand Oaks** branches

See fee schedule.

Online Convenience

- Set up automatic payments for loans, transfers between accounts or other VCCU accounts
- Set alerts when your balances fall below a set amount, for automatic payments or pending bills
- Add your VCCU debit and credit card to your preferred mobile payment app on your smart phone







- · Unlock your account online with a few easy steps
 - > From the Online Banking login screen, click the Locked Out link on the right side of the screen and follow the prompts to unlock your account.
- Reset the PIN for your VCCU debit or credit MasterCard via telephone. Visit us online for details.
- Enhanced verification when logging into Online Banking, ID at teller lines and when you call to better protect your money and personal information.