Start Saving Early

With our Sunrise Program

If you're 13 years old and under, this is the place where you can learn about money. The Sunrise program will help by showing you how to save your money, and can even teach you how to make money! Pretty cool.

How a Savings Account Works

When you have money from an allowance or maybe even from birthday gifts, do you know where to keep it? Do you save it in a piggy bank at home or stash it away in the back of your closet?

Here's a thought – how about putting it in a savings account? It's safe, you'll always know where your money is, and you actually get paid for doing it!

A Savings Account is the most common way people save money. Not only is it a safe place to keep money, but when you put your money in a savings account, you are less likely to spend it. And, money that you save at the Credit Union is insured. This means that if anything happens to the Credit Union, your money is always safe. You will never lose your money.

Your Money Can Make Money

Here's the best part about putting your money in a savings account…it earns dividends!

DIVIDENDS are what you get paid for keeping your money at the credit union.

Here's how it works:

1. You open a Savings Account at the Credit Union.
2. You receive dividends on the money in your Savings Account.
3. The Credit Union loans your money to another member and charges them a little more interest to use it.
4. You can take your money out anytime you want to, but you keep receiving dividends as long as you keep your money in your Savings Account.

Watch Your Money Grow

Once you open your Savings Account, you can continue to put money in your account by making a DEPOSIT. As you make more deposits, you'll save more money, and that means more dividends. You can sit back and watch as your money plus the dividends really add up!

Want to make even more money? Earn a higher dividend rate with a Certificate. Ask your parents to open up a Certificate for you after you have your Savings Account.

Tell Your Parents You're Ready to Save and Make Money

Check out the special sections we have for kids – **5 Spot for Kids** that offers games, activities and other fun ways to learn about money. **A.J.'s** is for middle school age youth and features articles, games and stories about other kids that teach the skills kids need to take the next step beyond saving. Ask your parents to help you sign on. Visit our website at www.**vccu**online.net and click Youth Programs in the Membership tab. Access to both online programs is free.

Become a super smart saver and join the Shine program today! Have your parents give us a call, or visit any branch office with you, and you can start building up your savings.

805/ 477-4000 • 800/ 339-0496
www.vccuonline.net

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

Sunrise

It's a snap to start saving

VENTURA COUNTY CREDIT UNION