

Pre-Deployment Guide

Financial Preparations Before Deployment



Managing finances while you're away

Deployment for you and your family can be stressful and challenging, regardless of whether it is a first deployment or tenth. You must be able to manage your finances while deployed and Travis Credit Union is standing by to help. This brochure will acquaint you with options that can make handling finances from overseas easier. It describes products and services that can help you stay in touch with your accounts, options for designating a financial helper while you're deployed and steps to take before, during and after deployment. Travis Credit Union is committed to supporting our military members. We hope you find these financial tips for deployment useful.

Setting Up

Free Checking

Having a checking account at Travis Credit Union gives you access to list of free services that make managing your funds easier while you're away on deployment. We offer several types of checking accounts, including Free Checking, Dividend Checking and Investor Checking. You can learn more about our checking accounts by visiting a branch, viewing our website at www.traviscu.org or by calling our Member Service Center at 1-800-877-8328.

Free Online Banking

Members of Travis Credit Union have free access to our Online Banking services. These services provide you with 24-hour access to your accounts anywhere you have access to an Internet connection.

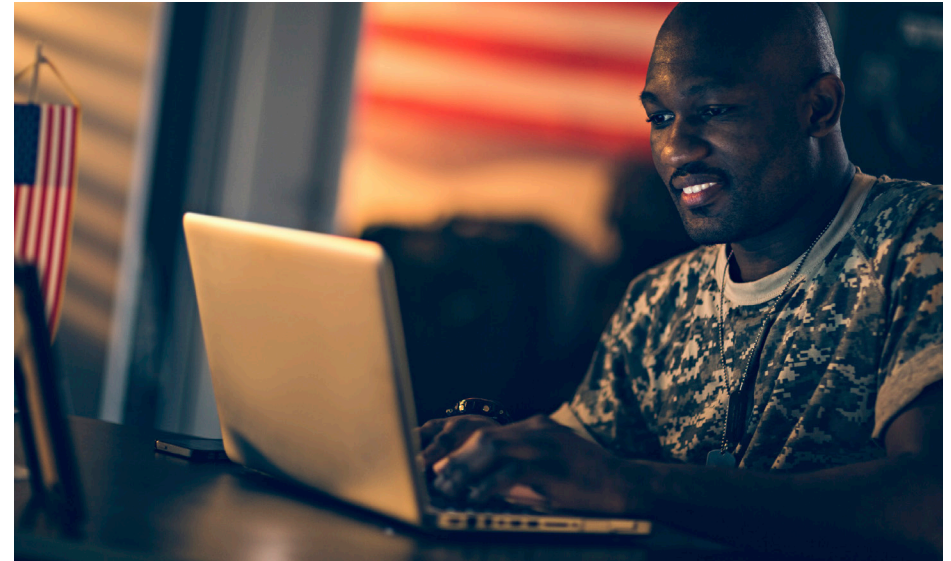
Online Banking allows you to monitor account activity, pay loans, transfer

funds among your TCU accounts and apply for loans. You can also view your electronic statements and images of cleared checks, as well as set email alerts on your accounts so you'll be notified immediately of any transactions.

Rest assured your personal and financial information is secured by state-of-the-art encryption and security technology. During your deployment, any individual you authorize to access your account via Online Banking will need to be familiar with your unique log in steps.

Free Bill Pay

Free Bill Pay allows you to pay bills online from anywhere, anytime of day. Schedule payments in advance or set up recurring payments, receive bills electronically from vendors who offer the option and review your payment history instantly. It's a very easy way to

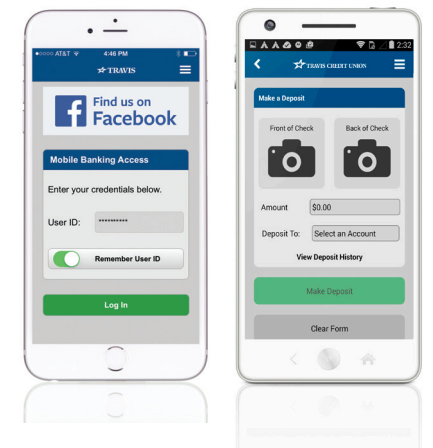


make sure all your commitments are met while you are deployed.

Free Mobile Banking

Travis Credit Union's Mobile Banking services provides access to your account anytime from anywhere via your smartphone. This is an ideal way to stay in touch with your funds while on deployment. When you download our free Apple iPhone- or Android-based app, you'll be able to perform many of the services found in Online Banking plus some other great features. For example, you can deposit a paper check using the Mobile Deposit feature found on our mobile app, a convenient feature when you're away far from a branch.

You can download our apps from www.traviscu.org or through the Apple App® Store or GooglePlay® Store.



Free Check Imaging

Online Banking allows you to view the front and back images of checks that have cleared your account to instantly confirm dates, dollar amounts, and payees. Simply click on the check number under "Detailed History".

Visa® Check Card

Members with TCU checking who qualify for a free Visa Debit Card rarely need to write checks, which is helpful during deployment. Our Debit Card is accepted anywhere in the world where the VISA debit logo is displayed. The card looks like a credit card but your purchases are debited from your checking account. Use it for getting cash with other purchases to save trips to the ATMs.

Funds Transfers

RECURRING AUTOMATIC TRANSFERS

Within Online Banking, you can arrange for recurring automatic transfers to draw from a specific account for payments that are not likely to change during your deployment, e.g., your car, insurance or mortgage payment.

If you have deposit accounts in other financial institutions, you can arrange to draw from those accounts in the same way using our Money Mover service.

Transferring funds to your TCU accounts is free; a \$1 transfer fee applies when transferring from your TCU account to another financial institution.

FUTURE-DATED TRANSFERS

Use Online Banking to schedule one or several future payments or transfers for expenses you know will be needed during

your deployment. Future-dated transfers allow you to manage your accounts months in advance. Funds will be transferred or debited from the account(s) you specify on the day you request.

Free Direct Deposit

Arrange to have your payroll deposited to your checking, savings or other TCU account to avoid the possibility of delays by mail. You'll have access to the funds the day they are deposited and you can verify your deposit online or by phone with Call-24 Phone Banking.

Free Payroll Distribution

Arrange to have your payroll distributed among several TCU accounts. You can feel confident during your deployment that your household dollars, savings dollars and discretionary dollars are allocated according to your wishes—without lifting a pen or making a call.

Before You Depart

Plan a Budget

Managing your finances from a distance is much easier if you have a plan in place. Define your goals, account for your monthly needs and assign your income accordingly.

Account Joint Signers

If yours is the only name on your TCU account(s), your spouse, significant other, parent or trusted friend will not have access to your funds should you need help. You may want to consider



Power of Attorney

putting a second name on your account(s) so that another person may have access in case you need assistance.

Adding the name of a trusted individual to an account requires only a brief visit to any branch to meet with a member service representative. The name can be added quickly. To remove that individual's name from the account, TCU requires that a request be signed at a branch by that person. Joint signers are not members of the credit union unless they have a share savings account in their own name.

A trusted individual, such as a spouse, relative or friend can be authorized to act on your behalf during deployment through a power of attorney. You can specify which decision(s) that individual may and may not make, and you can cancel the power of attorney following your return. Travis Credit Union honors general powers of attorney and special powers of attorney based on the rights specified in the document.

The base's legal office can help you understand and prepare a power of attorney without charge. It is advisable to stop by any TCU branch before you leave to verify that your power of attorney is adequate for your financial needs during deployment. A member service representative will put a note on your account naming the individual to whom you assign power of attorney while you are deployed. For answers to general questions about TCU's acceptance of powers of attorney, please contact our Member Service Center at **(707) 449-4000** or **(800) 877-8328**.

Powers of attorney and account joint signership are powerful rights that you should fully understand before granting someone access. Ask the base attorney to explain these rights to you so you are aware of the consequences of them being abused.

Place an ACTIVE DUTY Alert on Your Credit Report

To minimize the potential of identity theft during your deployment, call one of the national reporting companies at their toll-free number to have an active duty alert placed on your records. Businesses that see the alert are required to verify your identity before issuing credit. To place an active duty alert, or have it removed, contact one of the following companies:

Equifax: (800) 525-6285

www.equifax.com

Experian: (888) 397-3742

www.experian.com

TransUnion: (800) 680-7289

www.transunion.com

You will be asked to provide proof of your identity, which may include your Social Security number, name, address and other information. Your power of attorney designee may also place the alert for you.

Itemize your financial accounts

Provide your designee a confidential list of your accounts to be referenced during deployment. The list should include everything relevant to your finances: life, health and disability or accident insurance policies, checking, savings, money market accounts, credit cards, savings bonds, mutual funds, certificates of deposit, stocks and IRA documents. The details should include you:

- Social Security number
- Name(s) on each account
- Address and phone number for the institution or provider
- Account or certificate number
- Interest rate
- Maturity date
- Principal, current balance and location of the financial statement

While You're Away

Free Secure Messaging

The secure messaging feature in Online Banking allows you to communicate with Travis Credit Union directly about your accounts while you're logged in. Our employees will reply to your inquiry by the next business day. There may be occasions when we want to contact you about specific activity on your account and we may use TCU secure messaging to attempt to reach you. Please check for messages when you log in to Online Banking during your deployment.



Member Service Center

Our Member Service Center personnel can assist you over the phone when you call toll-free at **(800) 877-8328**. The call center is available Monday through Friday, from 8 a.m. to 7 p.m., and Saturdays from 9 a.m. to 5 p.m. Your account can be "flagged" with a note to inform staff about your deployment and its estimated duration, which is important in the event of payment delays or questions about your account.

Any concerns about your account will be clearly noted so that the credit union may grant you an extension, if needed. We can also note the individual(s) you have given power of attorney to, to ensure your needs are met without delay during your absence.

Coming Home

Update Your Personal Information

Contact Travis Credit Union when you return to let us know we can remove the notes from your accounts. Also, update your mailing address, phone number(s) and email address for contacting you locally. You may want to dissolve your power of attorney and remove your joint signer(s) upon your return.

Travis Credit Union is proud to be your financial service provider. Please let us know how we can be of further help during your deployment. Thank you for your service to this country.



Mailing & Shipping

Mailing Address

Travis Credit Union
P.O. Box 2069
Vacaville, CA 95696

Deposits & Loan Payments Only

Travis Credit Union
P.O. Box 8000
Travis AFB, CA 94535

Shipping & Overnight Mail

Travis Credit Union
One Travis Way
Vacaville, CA 95696

Account Access & Information

Web Site Address

www.traviscu.org

Call-24 Phone Banking

(707) 449-4700 or (800) 578-3282

Member Service Center

Account Assistance and Information:

(707) 449-4000 or (800) 877-8328

PhoneLoan™

(707) 451-5350 or (800) 449-4110

Home Loan Center

One Travis Way, Vacaville, CA 95687
(707) 469-2000 or (888) 698-0000

Check Fraud Information

(707) 469-4384 or
(800) 877-8328, ext. 4384#

Debit/Credit Card Fraud Information

(707) 449-4000 or (800) 877-8328

Everyone who lives, works, worships or attends school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply.

Federally insured by NCUA.
Equal Housing Opportunity. 
NMLS registered.

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