



P.O. Box 2069
Vacaville, California 95696
(707) 449-4000 · (800)877-8328

MEMBERSHIP AGREEMENT AND DISCLOSURE

Welcome to Travis Credit Union

Thank you for becoming a member of Travis Credit Union and opening an account with us. By depositing money in an account, you and the Credit Union agree to the applicable terms and conditions contained within this agreement and disclosure and any accompanying disclosures, and amendments thereto.

The following terms and conditions governing your accounts constitute a mutually protective service agreement between you and Travis Credit Union (also referred to as the "Credit Union", "we", or "us"). This agreement and disclosure supplement the terms and conditions in other disclosures. When you open a specific account, you will also receive an initial account disclosure which explains specific account terms and conditions such as required deposit amount, dividend rate and Annual Percentage Yield (APY). Keep this agreement, the initial account disclosures and other specific disclosures with your permanent documents. You will receive periodic statements which will provide you with the status of each of your accounts.

Membership Requirements

Travis Credit Union, founded in 1951, is a not-for-profit, full-service, cooperative financial institution owned and directed by its members. It is chartered and regulated by the California Department of Financial Protection and Innovation, and is insured by the National Credit Union Administration, an agency of the federal government.

Membership is open to any and all persons who live, regularly work, currently attend school or currently worship in Solano, Merced, Napa, Contra Costa, Yolo, Sacramento, Placer, San Joaquin, Stanislaus, Alameda, Colusa or Sonoma Counties, California. Eligible persons are those who physically meet these requirements. Virtual, remote or electronic attendance does not satisfy the qualification requirements for living, working, attending school or worshipping within the TCU field of membership.

Family members of the primary member include: spouse, parents, grandparents, children, grandchildren, brothers, sisters, aunts, uncles, cousins, nieces, nephews, mother/father-in-law, sister/brother-in-law, step-family, foster and adopted children regardless of residency. Individuals living in the household of a current credit union member are also eligible for membership. Household means persons living in the same residence and maintaining a single economic unit.

Membership is also open to current active duty and retired military and civilian personnel stationed at Travis Air Force Base, and their immediate and extended family members, as well as selected employee groups.

Members who change employment or move out of the area do not lose their Credit Union membership. Your Prime Share (Savings) Account deposit of \$5 and your one time membership fee of \$5 entitle you to apply for all of our financial services. If you are not sure about your eligibility or if you have any other questions please call us at (707) 449-4000 or toll free at (800) 877-8328. Your membership is conditioned on your maintaining at least one \$5 share investment in the Credit Union. If for any reason your share investment drops below \$5, you may be denied other membership services, such as credit card, line of credit and other loan advances.

Any member whose share account falls below the required minimum share balance and who has no outstanding loan balance may be transferred to inactive member status. Such member shall have no voting rights and no right

to receive notice of meetings of members. Such inactive members shall not count as members for determination of quorums or required votes and need not be sent annual reports or financial statements except upon request. When an inactive member increases his or her share balance to the required minimum share balance, or borrows from the Credit Union, he or she shall cease to be an inactive member.

Account Verification through a Consumer Bureau

By maintaining your membership, you authorize us to check your credit from time to time to determine your eligibility for Credit Union products and services. You can revoke this authorization at any time by notifying us in writing. In any case, if you apply for credit, or maintain any open-end credit or share accounts with us, we can check your credit or account history with third parties when you apply for the service and as part of our normal account review process.

Suspension and Denial of Services and Expulsion

Travis Credit Union reserves the right to suspend or deny services and may restrict access to Credit Union premises if: (1) you cause a loss to the Credit Union; (2) you habitually mishandle your account(s); (3) you are abusive or threatening toward Credit Union employees or members; (4) you deface or destroy, or attempt to deface or destroy Credit Union property, (5) you have been convicted of a criminal offense, (6) you fail to carry out your contracts, agreements or obligations with the Credit Union, or (7) you refuse to comply with the provisions of the California Credit Union Law or the Credit Union's bylaws.

Federal Insurance - National Credit Union Administration (NCUA)

Generally, your accounts at the Credit Union are insured in the aggregate to \$250,000 by the NCUA, a U.S. Government Agency. IRA funds are insured separately up to \$250,000 by the NCUA. There are exceptions permitting separate insurance coverage on certain accounts such as a trust account and certain variations in account ownership or beneficiary designation. If you have questions about the protection on your accounts or the coverage, an NCUA brochure, which explains insurance coverage, is available in any branch office or by calling (800) 877-8328 or (707) 449-4000.

Account Terms and Conditions

The following are the terms and conditions on our accounts. There may be additional terms and conditions associated with specific products or services.

Governing Law

This Agreement is made in California and shall be governed by the laws of the State of California to the extent that California Law is not inconsistent with controlling Federal Law. California's "Choice of Law Rules" will not be applied if it would result in the application of non-California law.

By opening an account with Travis Credit Union you agree to jurisdiction of the courts of California regarding Travis Credit Union and that any conflict brought or filed with respect to Travis Credit Union, your account with Travis Credit Union, any service offered or concerning this agreement shall be brought in a court of competent jurisdiction in Solano County, California.

Change in Terms

The Credit Union reserves the right to change the terms and conditions of your account at any time, including the Fee Schedule. A notice of any changes that would affect your account will be will be communicated to you at least 30 calendar days in advance of the effective date of change.

Definition of Business Day

Business days are Monday through Friday, excluding weekends and holidays. The Credit Union may be open to provide limited services on other days, but we do not consider those days "business days".

Review of Statements

You agree to promptly examine each statement of account. If you suspect that there was an unauthorized transaction or alteration of an item (such as someone forging your signature), you must notify us of your concerns and the relevant facts. If you fail to notify us, you will either share the loss with us, or bear the entire amount of the loss (depending on whether we used ordinary care and contributed to the loss). The loss would not only be with respect to the items on the statement, but other unauthorized transactions or items with unauthorized signatures or alterations by the same wrongdoer.

You agree to notify us within 30 days after the Credit Union mailed or made your statement available to you.

You further agree that if you fail to notify us of any unauthorized transactions or signatures, forgeries, alterations, or any other errors on your account within 60 days after the statement was mailed or made available, the Credit Union will not be responsible for any losses incurred, without regard to whether we used ordinary care.

Notification may be made by:

1. Calling either of the Member Service Center telephone numbers listed on the front of the statement.
2. Writing to the address listed on the front of the statement.
3. Visiting any branch office.

Account Ownership

You may open your account in your name, individually, or jointly with another person(s). All joint accounts are classified as Joint Tenancy with Right of Survivorship.

Joint tenancy is an account in the names of two or more individuals who have undivided ownership with the right of survivorship. Should any joint tenant die, the other account holder(s) will automatically own any money in the account and the account balance will not be subject to the terms of a will or probate proceeding on the estate of the deceased. If any joint tenant dies, the Credit Union should be notified as soon as possible.

Generally the first person named on an account, under whose tax ID number the account is listed, will be considered the "Primary" account holder and member of the Credit Union. Other signers on the account will be considered "Joint" account holders, but not members of the Credit Union. No joint account holder of an account may vote, obtain loans individually, or hold office unless they are a member of the Credit Union in their own right.

Any one of the account holders has the power to act in all matters relating to the account (deposits, withdrawals, pledge of account as security on a loan, etc.).

The Credit Union may require all account holders on an account to sign for withdrawals if there is a conflict between or among account holders. If judged necessary to protect a member's deposits or the Credit Union, the Credit Union may restrict access to the account funds until any conflict is resolved.

In addition to equal ownership during their lifetimes, each account holder is responsible for any account misuse and all overdrafts, whether he or she caused the overdraft, received any benefit of the overdraft or contributed to the account.

Payment of funds in an account on the instructions of any authorized person excuses the Credit Union of any further legal obligation regarding the proceeds of the transaction. You agree to hold Travis Credit Union harmless from any suits or liability directly or indirectly resulting from the handling of the account, consistent with written instructions of any authorized person.

The Credit Union has the right to refuse to honor your instructions, if they are uncertain, or if the signature does not appear to be authentic. If this happens, we will notify you of the fact in writing.

Any change in account authorization, ownership or access shall be in writing. Use of the singular in this agreement implies the plural, if more than one person signs the authorization.

Minors' Share Accounts

Unless the minor is an emancipated minor, a parent or legal guardian must be joint owner on the account. The parent or legal guardian consents and agrees to be the guarantor for any and all financial liabilities incurred through the use of any services. If the account remains open after the minor reaches age 18, all account owners will be jointly and severally liable for activity on the account. To avoid this liability after the minor turns 18, the parent or legal guardian may remove themselves from the account, but would still be liable for activity that occurred prior to their removal.

Minors who are 14 or older are eligible to open a checking account and have an ATM card. The account must have a parent or legal guardian as a joint owner and the parent or legal guardian must sign an authorization form for these services, acknowledging that they accept all liability for the use of these services.

Early Closure of Account

If you close your account within six months of opening the account, you will be charged an account closure fee. Please refer to the Fee Schedule.

Your Earnings

Our dividend rates are set taking into consideration the cost of funds to the Credit Union and the current market place and can change at any time. Dividends are only paid out of current income and available earnings after required transfers to reserves.

Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal. Dividends are credited to your account(s) on a monthly basis on the last day of each month. Please refer to www.traviscu.org for the current dividend rates and Annual Percentage Yields (APYs) of share accounts, certificate accounts, money market accounts and designated checking accounts.

Deposits

Deposits can be made by direct deposit, automatic payroll deduction, automatic transfer, at Travis Credit Union ATMs, at any ATM displaying the CO-OP Network® logo, at participating financial institutions displaying the STAR® Deposit logo, in person, by mail, or utilizing TCU's Mobile Deposit Capture service.

Personal telephone withdrawals will be made only by transfer into your Savings (Prime Share) Account, Checking (Share Draft) Account or by Credit Union check payable to you and mailed to your address of record. Pre-authorized transfers to make regular loan payments are also possible and highly encouraged.

Processing of Negotiable Items

All items cashed or deposited will be handled by the Credit Union as agent for the member(s) subject to charge back or refund if for any reason final payment is not received in a form acceptable to the Credit Union. If claim is made in respect to any item after final payment on the grounds that such item was altered or bore a forged or unauthorized endorsement or was otherwise not properly payable, the Credit Union may withhold the amount in question from the account until final determination of such claim.

The Credit Union reserves the right to accept or reject any item submitted for deposit or encashment.

All items received and credited by the Credit Union are subject to final collection and receipt of proceeds credited to the account of the Credit Union. Please refer to our Funds Availability disclosure .

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits financial institutions to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of your checks may be converted to substitute checks. This notice describes rights you have regarding substitute checks. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

Your rights regarding substitute checks

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check) The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, non-sufficient funds fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to dividends on the amount of your refund if your account is a dividend-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus dividends if your account earns dividends) within 10 business days after we received your claim and the remainder of your refund (plus dividends if your account earns dividends) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any dividends on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How to make a claim for a refund

If you believe that you have suffered a loss relating to a substitute check that was posted to your account, please contact us at the mailing address listed in the “How to Contact Us” section of this disclosure. You must contact us within 40 calendar days of the date that we made available to you an image of the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

Acceptance of Fees and Charges

A current Fee Schedule is available to all members. By opening an account with the Credit Union, you agree to accept the fees and charges as they apply to your account. The Credit Union reserves the right to change or amend

the Fee Schedule at any time. You will be advised at least (30) calendar days in advance of the effective date of any changes that affect your account.

Inquiries

The Credit Union may make any inquiries it considers appropriate for the purpose of evaluating your account. This may include ordering a credit report.

Right to Offset and the Power to Impress a Lien

The law permits the Credit Union, under certain circumstances, to use funds in your account to offset any debt you owe the Credit Union, after giving you such notice as may be required by law. Any joint account shall also be available as an offset against any debt owed the Credit Union by any member, individually or jointly.

The Credit Union has the power to impress a lien upon shares and dividends to the extent of any obligation entered into with a member or account holder or any charges payable by that member or account holder and will exercise this right.

Collection Costs

If we have to take legal action to collect what you owe us, you agree to pay our reasonable attorney's fees and court and arbitration costs in addition to other amounts you owe us, whether the legal action we take is a collection lawsuit, a bankruptcy proceeding, an appeal, an action to collect a judgment we have against you, or another type of proceeding. You agree to pay all reasonable cost of collection incurred by the Credit Union before and after suit is filed.

Communications

You agree the Credit Union may call or send text messages to you regarding this account or any other account you have at the Credit Union now or in the future at any telephone number that you provide to the Credit Union or that the Credit Union obtains from other sources. (References to "the Credit Union" in this section include, but are not limited to, employees of and third parties acting on behalf of the Credit Union.) This authorization includes calls and text messages made to cell phones and wireless devices using an automated dialing system or prerecorded message. You represent that you have not provided, and you promise that you will not provide, the Credit Union with any telephone number assigned to a cellular device unless that number is assigned to an account in your name at a wireless carrier unless you have notified the Credit Union otherwise in writing, and that you will notify us in writing within three business days after any such number stops being assigned to you. Because the Credit Union is extending products, services and/or concessions to you in reliance on those promises and agreements, you waive the right to revoke them in whole or in part.

Dormant Accounts

The California Unclaimed Property law requires the Credit Union to surrender to the state any property, including the balance in any account, if no activity occurs on the account within the time period specified by state law, generally three years. For certificate accounts, this would be three years from initial maturity and for retirement accounts (IRA), three years after the member turns 70½ years of age. The legal term for this is "escheat." An account escheats to the state if, during the past three years none of the following occurred:

1. Member-generated deposits, withdrawals or account updates
2. Electronic or written correspondence from the member or legal representative
3. Interest in the account by the member evidenced by memorandum or other record on file with the Credit Union
4. The member has another account on which one of the above three conditions was met.

As required by law, the Credit Union will attempt to notify each account holder, with a balance of \$25 or more, in writing at least 6 months to one year prior to the time the account will escheat to the State. If we receive written or electronic notice from you before the escheat date, the account will be reactivated and not escheated. Once an

account has been turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the State Controller's Office.

Legal Process

If the Credit Union is served with a legal process on your account, such as a tax levy, garnishment, court order, or similar order, with which we must comply, we will notify you as required by law.

The Credit Union is obligated to withhold amounts required by IRS tax laws from the earnings on your account(s) if you or the IRS advise us that you are subject to backup withholding or if you fail to provide us with your correct and validated Taxpayer Identification Number (Social Security Number).

Power of Attorney

The Credit Union is sometimes asked to honor instructions given by someone claiming to act on behalf of a member under a power of attorney. The Credit Union reserves the right to refuse to act upon these instructions if the Credit Union is not reasonably certain that the power of attorney is valid and covers the transaction(s) requested. However, you agree to hold the Credit Union harmless for any loss or damage you may incur as a result of the decision by the Credit Union to follow the instructions given by the agent as long as the Credit Union's decision is made in good faith.

Change of Address

If you have not notified the Credit Union of a change in your mailing address, the items we mail to you may be returned to the Credit Union. Unclaimed returned mail will be destroyed after 30 days. Returned account statements may be subject to a monthly fee according to the Fee Schedule.

Terminating an Account

An account may be closed at any time by either the member or the Credit Union unless the prior notice of withdrawal requirement is invoked by a regulatory authority. The Credit Union may close an account by mailing the account holder a notice or a check for the account balance.

Large Cash Withdrawal Notice

The Credit Union reserves the right to require two business days prior notice for large cash withdrawals. This time period may be needed to ensure availability of cash to all members.

Currency Transaction Reporting

Federal regulations require all financial institutions to report certain types of currency transactions to various federal agencies. These reports are designed to aid in the detection and control of the flow of currency generated from illegal activities.

Income Tax Reporting

In most cases, the Credit Union is required to report any dividend payments totaling \$10 or more during the year to the IRS, the California State Franchise Tax Board and to you. If you do not provide the Credit Union with a correct taxpayer identification number or a certificate of foreign status, the IRS requires the Credit Union to withhold and pay to the IRS a specified percentage of the dividends credited to your account. The specified percentage is an IRS requirement and subject to change by them.

Arbitration Agreement

You and Travis Credit Union agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services the Credit Union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the Credit Union (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date of this Arbitration Agreement, even if the Claims arise out of, affect or relate to conduct that

occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by either the Judicial Arbitration and Mediation Service ("JAMS") or the American Arbitration Association ("AAA"), at the election of the party initiating the arbitration, or by another mutually agreeable arbitration service. The arbitration shall be conducted in accordance with the service's applicable rules and procedures for consumer disputes that are in effect on the date the arbitration is filed ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. JAMS and AAA Rules can be obtained on their respective websites free of charge at www.jamsadr.com or www.adr.org; or, a copy of the Rules can be obtained at any of our branches upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court.

AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL HAVE GIVEN UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT.

This agreement to arbitrate does not require arbitration of claims brought individually within small claims court jurisdiction, so long as the claims remain in small claims court and so long as they are not appealed by the losing party. If the losing party to a small claims case files an appeal, that appeal shall be subject to arbitration.

This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the United States Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims court.

Selection of Arbitrator. The Claims shall be resolved by a single neutral arbitrator. The arbitrator shall be selected in accordance with the Rules, and the arbitrator must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If both JAMS and AAA are unable or unwilling to resolve the Claims for any reason, and if you and the Credit Union do not agree on a substitute forum, then the matter shall be arbitrated by a neutral arbitrator selected by a court in accordance with the FAA.

Arbitration Proceedings. Any arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including injunctive relief. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed.

Attorneys' Fees and Costs. Travis Credit Union agrees to pay for any filing, administration, and arbitrator fees imposed on you by the arbitrator. However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. Conversely, if the Credit Union prevails, then you will not be required to pay its attorneys' fees and costs. Nothing contained in this Arbitration Agreement shall prevent either you or the Credit Union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies.

Validity of Agreement. Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration, provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

Severability. If any provision in this Arbitration Agreement is found to be unenforceable, the remaining provisions shall remain fully enforceable.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about JAMS procedures, or AAA procedures, please contact them or review their respective websites.

Judicial Arbitration and Mediation Service
1-800-352-5267 (toll-free)
www.jamsadr.com

American Arbitration Association
1-800-778-7879 (toll-free)
www.adr.org

Agreement to Waive Class Action Participation

As stated in the Arbitration Agreement, you and Travis Credit Union agree that you and we shall attempt to informally settle any and all Claims include those relating to any aspect of your relationship with the Credit Union.

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. ANY LITIGATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS CUSTOMER IN ANY CLASS ACTION LAWSUIT, EITHER IN COURT OR IN AN ARBITRATION.

Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

In the event any provision in this Agreement to Waive Class Action Participation found to be unenforceable for any reason, the remainder of the agreement shall remain in force.

Electronic Funds Transfers

Other Agreements Provided or Available to You

Please refer to our separate Bill Pay Service Agreement and Electronic Fund Transfer (EFT) Disclosure. These documents are available at each branch and also on our website, www.traviscu.org under disclosures.

Electronic Presentment and Payment of Checks

In some cases when you write a check to a merchant in payment of goods or services the merchant may present that check electronically for payment instead of sending us the paper check. Also, if your check is returned unpaid to a merchant due to non-sufficient funds, the merchant may re-present the check to us electronically. (See Substitute Checks and Your Rights, above.) Generally, merchants who make use of electronic presentment of checks will inform you of their intention to do so at the time you give them your check. When we receive these items in electronic form, we will debit them against your account the same as if we had received the actual paper check. When you provide information on your personal check (such as the MICR encoded routing, account and serial numbers) to a merchant or other payee, regardless of whether the check is blank, partially completed, or fully completed and signed, and regardless of whether the check is presented in person or mailed to the merchant or other payee or sent to a lockbox or whether the check is retained by the merchant or other payee or returned to you, if the information from that check is converted to an electronic funds transfer (or "EFT") to debit the funds from

your account, that electronic fund transfer is covered under the provisions and protections of the Electronic Fund Transfers Act. Check re-presentments (such as checks returned NSF and subsequently re-presented for payment) wherein the original check was processed in paper form are NOT covered under the Electronic Fund Transfers Act.

Pre-authorized Automated Clearing House (ACH) Transactions

Please contact your branch or call us before setting up any direct deposits. Direct deposits will reject without the proper coding. Our telephone numbers are listed at the end of this disclosure.

Pre-authorized Credits

If you have arranged to have direct deposits made to an account at least every sixty days from the same person or company, you may telephone Call-24 Phone Banking or our Member Service Center to find out whether or not the deposit has been credited to your account. The telephone numbers are listed at the end of this disclosure. The information also appears on your monthly statement. You can also check your account at any time through Mobile Banking or Online Banking at www.traviscu.org.

Provisional Payment

Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through the Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you and make such information available to you through Mobile and Online Banking.

Choice of Law Regarding ACH Payments

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of California as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Pre-authorized Debits (Outgoing Payments)

If you have arranged to have your account charged annually, quarterly or monthly by the same person or company, you may telephone Call-24 Phone Banking or our Member Service Center to find out whether or not the withdrawal or charge has been deducted from your account. The telephone numbers are listed at the end of this disclosure. The information also appears on your monthly statement. You can also check your account at any time through Mobile and Online Banking at www.traviscu.org.

Notice of Payments in Varying Amounts

If regular authorized payments from your account vary in amount, the person you are going to pay will tell you ten (10) days before each payment when it will be made and how much it will be. (You may choose, instead, to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside prearranged limits set by you.)

Right to Stop Payment

If you have arranged in advance to have pre-authorized payments made from your account, you can have these payments stopped. Contact your branch or call the Member Service Center at least three (3) business days before

the payment is scheduled to be debited from your account. If you call, you will be required to provide written confirmation of your oral request. If written confirmation is not received by the Credit Union within 14 days after you call, the "oral" stop payment request will be cancelled and the Credit Union will not stop payment on debits received after the 14th day. A stop payment fee will be charged to your account according to the Fee Schedule. We suggest that you notify the designated payee of the stop payment.

Domestic Wire Transfers

Travis Credit Union sends domestic wire transfers through the Federal Reserve Bank's (FRB's) FedWire system. Because of this, the transfers are subject to the FRB's Regulation J. If you provide us with a name and a routing number for a financial institution to receive the transfer, the routing number controls the transfer. If you give us a name and an account number of the person or entity to receive the transfer, the account number controls the transaction. In other words, we will rely upon the routing number and account number that you provide. We will not agree to verify that the routing number belongs to the institution you named or that the account number belongs to the person you named.

Each wire transfer request is irrevocable and there is a non-refundable fee for each wire transfer. The sole obligation of the Credit Union is to exercise ordinary care in processing the wire transfer and is released from responsibility for any inaccuracy, interruption or delay in transmission beyond its control. The Credit Union is authorized to use any means it may consider suitable for the transmission of funds.

We will perform the following security procedures before making the transfer: 1) Check at least one piece of picture identification of the person signing the request to ensure that their name is the same as the name on the identification and/or, 2) when warranted, verify at least one or more items of information known to us from member records. The Credit Union is under no obligation to confirm in any other way the identity of the person making the request.

These security procedures are to ensure that the request was properly authorized. You agree to be bound by your request when authorized by you or if the Credit Union has accepted it in good faith and in compliance with these security procedures. Any action in addition to these security procedures in an attempt to determine proper authorization, will not become part of the security procedures and we will not be held liable for omitting these same actions with respect to any future requests.

Domestic wire transfers may be sent Monday through Friday (except holidays) 8:30am-2:30pm. Wires submitted after these hours may be accepted but will be processed the next business day.

The wire transfer request can be delayed or not processed if; 1) you do not have sufficient available funds in your account to cover the request, 2) the financial institution to receive the transfer, or through which the transfer is to be made, is not acceptable to the Federal Reserve System, an intermediary institution or the Credit Union, or 3) the transfer would cause us to violate a law, court order, regulation or a government guideline or program. If the transfer cannot be made or is significantly delayed, we will attempt to notify you.

At the time the wire transfer request is accepted by us, your account will be debited for the amount of the transfer and for the transfer fee. Please refer to the Fee Schedule.

The Wire Transfer Request will be confirmed on your statement of account. If you learn of any error in the transfer, immediately notify us in writing at: Travis Credit Union, ATTN: VP Payments, 1 Travis Way, Vacaville, California 95687 or by telephone at (800) 877-8328. In no case may such notice be made more than 14 days after first confirmation of the request. If the request is made in error and Travis Credit Union suffers a loss because you failed to notify us within this 14 day period, you will reimburse the Credit Union for such loss.

We will be responsible for making the transfer as provided in this agreement and the only representations and warranties are in this agreement. We cannot be responsible for the errors, actions, or failure to act of any other

person or entity used to make the transfer or to transmit information, such as other financial institutions, government entities or carriers of communication. These persons and entities are not agents of Travis Credit Union.

We cannot be held responsible for any liability, loss or delay in making the transfer caused by events beyond our control, such as fires, earthquakes, power surges or failures, communication failures, wars, riots, acts of government, legal constraints. We will not be liable to you or your agent for any special, consequential, indirect or punitive damages even if a claim is based on tort or contract or it was known that these types of damages were likely. If it is determined that the Credit Union was liable, we will provide interest on the funds based on the Prime Share Account dividend rate in effect at the time for the period of the delay.

ATM and Debit Cards

You may request an ATM Card or Debit Card to access your account remotely. Your acceptance, retention, or use of the TCU ATM or Debit Card constitutes an agreement between you and the Credit Union. You continue to be bound for all transactions resulting from the use of the card until you give the Credit Union written notice of termination of the account and return the card to the Credit Union. ATM Card and Debit Card cardholders hereby agree:

- To abide by the rules as established by Travis Credit Union relating to use of the Debit Card or ATM Card (the Card). These rules are binding upon you as a cardholder.
- To establish a Share Draft Account.
- To be at least eighteen (18) years of age. (A Card may be issued to a minor under the age of 18 years of age if the minor has a valid ID and a parent or guardian has signed authorizing the issuance of the Card and affirming that they take full responsibility and assume any liability for use of the card by the minor.)
- To be a member in good standing with the Credit Union.
- To authorize the Credit Union to obtain a credit report to verify your satisfactory previous checking account and credit history, and determine your eligibility for this service through a national source of the Credit Union's choice.
- To qualify for the assigned cash withdrawal limit pre-designated for the requested card.
- That the Credit Union may follow all instructions given by you for a purchase transaction or for an ATM transaction.
- That the Card is the property of the Credit Union and will be surrendered immediately to the Credit Union upon request.
- That your Personal Identification Number (PIN) is your security. This PIN is known only by you; is confidential and should not be disclosed to third parties or recorded on the card.
- That as a safeguard against unauthorized use of your Card at an ATM, the ATM will not operate (and your card will be captured by the ATM) if your PIN is incorrectly entered three (3) times in a row. Should this happen please contact the Credit Union during normal business hours.
- If sufficient funds are not available in your account for the amount obtained at an ATM or for a purchase, and your account balance becomes overdrawn, the Credit Union reserves the right to offset the amount of insufficient funds with your funds from any of your other accounts at Travis Credit Union. If the account is held jointly, use of the singular implies the plural.
- That your use of the Card when you do not have the available funds in your specified account(s) and overdraft credit is unavailable can result in the immediate cancellation of your Card without prior notice. You must immediately deposit funds for any transaction that resulted in a negative balance in your account(s).
- If you make an invalid ATM deposit, such as an empty envelope or a check drawn on the same account you are depositing into, you will be charged a significant empty envelope or invalid deposit fee and also risk losing ATM privileges and possibly your account. Please refer to the Fee Schedule for the current fees.
- That the Credit Union may change the terms and conditions of this disclosure by mailing written notice of the change to your address as it appears on our records at least 21 calendar days before such change is to become effective. However, prior notice need not be given where an immediate change in terms is necessary to maintain the security of your account.
- That the Credit Union may cancel your Card at any time without notice.

- Any person who applied for the Card, or signs the card, is equally obligated (jointly and severally) with any other such person to meet the terms of this agreement.
- If you remove your name from a joint account on which a Card was issued, you are still obligated for any transaction that took place prior to you removing your name.
- You are also obligated to repay any charges resulting from the use of the card by another person with your express or implied permission whether or not the person stays within the limits of use set by you. The Credit Union will not be liable for withdrawals made by family members.
- Any persons who use the card are also obligated to repay the Credit Union for all such charges incurred because of their use of the card.
- You remain bound to pay for charges under this Agreement even though another person has been directed to pay the debt by agreement or court order such as a divorce decree.
- You give your consent to the Credit Union to release any information regarding your card and/or card account to any local, state, and/or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving your card and/or card account.

Establishing Your Personal Identification Number (PIN): Once a Card request has been approved, you may select your own PIN at any of our offices or we will mail to you a randomly selected PIN. The Credit Union maintains no record of your PIN. The PIN must be used, together with your Card, to conduct transactions at ATMs and Point of Sale (POS) terminals.

Automated Teller Machines (ATMs): You may access your account with your Card at any of Travis Credit Union's ATMs which are generally available for your use seven (7) days a week, twenty-four (24) hours a day. Please understand that an ATM, like any machine, must periodically be shut down for routine maintenance, inspection and repair.

Using Your Card: If you are using your Card at a Travis Credit Union ATM, you can:

- Make deposits to your checking, savings and money market accounts.
- Transfer funds between your accounts at Travis Credit Union.
- Withdraw cash from your checking, savings and money market accounts.
- Check your account balance.

All ATMs that we own and operate are identified as our machines and display Travis Credit Union's logo. If you are using an ATM that is not owned or operated by Travis Credit Union, you can:

- Transfer funds between accounts at Travis Credit Union.
- Withdraw cash from your checking and savings. You may withdraw up to your limit (some limitations may apply) per calendar day. Minimum withdrawals are subject to machine limitations.
- Check your account balance.
- Make a deposit at any ATM displaying the CO-OP Network® or STAR DEPOSIT® symbols.

Availability of Funds: If you make a deposit after 8:00 p.m. at an ATM on a business day, we will consider that the deposit was made on the next business day; if you make a deposit on Saturday, Sunday or a legal holiday, we will consider that the deposit was made on the next business day. For purposes of availability of funds, business days are every day except Saturdays, Sundays and federal holidays. Funds from deposits made at any ATM are subject to verification and may not be available for immediate withdrawal. Please see our Funds Availability Disclosure Brochure for details.

Charges: There is no charge to use your Card at an ATM owned and operated by Travis Credit Union or another credit union's ATM that reflects the CO-OP Network® symbol. Please refer to the current Fee Schedule for overdraft charges and for our charges for ATMs not owned by Travis Credit Union or non-CO-OP Network® ATMs. For a complete list of CO-OP Network® ATM locations, please visit www.co-opnetwork.org.

When you use an ATM not owned by us or a non-CO-OP Network® ATM, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. In addition, there may be a special charge for certain transactions performed at a Point of Sale (POS) terminal or merchant. These charges are from the vendor or financial institution used and are not charges of Travis Credit Union.

Transactions Available and Limitations:

- **ATM Withdrawals** - Cash withdrawals from any ATM can be made as often as you like. Provided there are sufficient funds in your account, you may withdraw up to your daily limit per calendar day. (Minimum withdrawal subject to machine limitations).
- **ATM Transfers** – Transfer funds to and from accounts.
- **ATM Balance Inquiries** – Obtain account balances.
- **Point-of-Sale** - Point-of-Sale withdrawals from a Checking Account may be subject to limitations. If you only have a Savings Account linked to your ATM Card, your card cannot be used to make Point-of-Sale purchases.
- **Overdraft** - Overdrawn ATM Card withdrawals from a Checking Account will be covered if your previously elected overdraft source contains sufficient funds or an ample available credit limit.
- **Deposits** - Deposits and payments made at a Travis Credit Union ATM will be credited subject to verification upon opening the ATM and the Credit Union's actual collection of any non-cash item.

Termination: The Credit Union reserves the right to discontinue ATM Card or Debit Card services at any time, without prior notice, subject to applicable laws and regulations. You may terminate your ATM/Debit card agreement with the Credit Union at any time by giving prior notice and destroying or returning your card(s), or by terminating your membership.

Protecting Your Privacy, Your Card and Your PIN: Cards are convenient and make it much easier to get cash from your account or purchase services or goods. Unfortunately they also leave us more vulnerable to fraud, ID theft and other crimes. Following a few simple tips may help to protect you.

- Memorize your PIN. Don't write it on your card or anything you carry in your wallet or purse. If your purse is stolen the thief would have both your card and PIN.
- When you choose a PIN, don't pick something obvious. Don't make it easy for the thief. For example, if your first name is "John" or "Jane," don't use this as a PIN. Thieves may try your name, spouses' names and even children's and pets' names.
- Protect your card just as you do your checkbook and credit cards.
- Don't share your card or your PIN. You are responsible for all activity on your account.
- Be sure to take your card and any receipts from the ATM when you're finished. Don't throw away anything with account information at or near the ATM.
- Make sure your ATM receipts and any merchant receipts match the transactions on your monthly statement. Immediately notify the Credit Union if you have any unverified transactions.
- Beware of "official" scams. No Travis Credit Union employee will ever ask you for your PIN, or to withdraw funds from an ATM for any reason. If someone from Travis Credit Union calls you on the telephone, ask for their extension and then call them back. Use our toll-free number 1 (800) 877-8328. This will ensure that they represent Travis Credit Union.
- Never give out personal information over the telephone or on the Internet unless you initiated the call or connection.

Keep Safe at ATMs: Follow these safety tips every time you use an ATM:

Scan the area. Be watchful, especially at night. If you notice a suspicious person or your intuition tells you it is not safe, leave the area immediately. If you are in the middle of a transaction, cancel it and leave the area. Report any suspicious activity to the Credit Union and/or local law enforcement agencies.

- If you use an ATM after dark, try to have someone with you. Always make sure the ATM and parking lot are well lighted.
- Be prepared when approaching an ATM. Have your card and completed deposit forms ready to speed up the transaction.
- Stand directly in front of the ATM to keep others from seeing your PIN.
- If you're making a withdrawal, don't count your cash until you're safely inside your locked car or in a secure area.
- When using a drive-up ATM, pull up as close as possible to the machine and be sure your vehicle doors are locked and windows closed. Lower the driver's window only to complete the transaction.
- Take your receipts with you.
- If someone else is using the ATM, stay back a safe distance to allow privacy.

Foreign Transactions: Purchases and other Visa® transactions made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by Visa® for the processing cycle in which the transaction is processed.

In addition to the conversion rate selected by Visa®, a separate Visa® International Service Assessment Fee of 1% is charged to the Credit Union and will also appear on your statement.

The currency conversion rate used by Visa® on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The Credit Union has no control over the conversion rate.

Non-Visa PINless Transactions: Travis Credit Union offers Visa® debit cards which allow members to use their debit cards wherever Visa cards are accepted. Transactions processed through the Visa network are provided protection under Visas Zero Liability program, a guarantee that you won't be held responsible for fraudulent charges made with your card. However, a new form of payment has emerged that does not fall under the Zero Liability policy because these transactions are not processed by Visa. These types of transactions are referred to as non-Visa PINless debit transactions. An example of a non-Visa debit transaction is an on-line transaction which uses your TCU Visa card number and offers the option of credit or debit. If debit is selected for this type of on-line purchase/payment it will not ask for your PIN and funds will be deducted directly from your checking account. However the purchase/payment will not be conducted within the Visa system and therefore does not fall under the Zero Liability policy.

Travis Credit Union permits non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your Travis Credit Union debit card through non-Visa networks such as the CO-OP Network®, STAR Network®, PLUS Network® and the Armed Forces Financial Network®. Below are examples which distinguish between Visa debit and non-Visa debit transactions:

- To initiate a Visa debit transaction at the point of sale the cardholder selects credit, signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal, or for certain recurring online bill payment transactions provides the account number after indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the Zero Liability protection benefit. Provisions of the Travis Credit Union debit cardholder agreement relating to Visa transactions are inapplicable to non-Visa transactions. Please contact Travis Credit Union for additional information.

Mobile Wallet

Third Party or Mobile Devices. Smart phones, tablets, and other electronic devices allow you to store or electronically present your account information, and engage in credit transactions without presenting your Card (such as through a mobile wallet). Any purchases or transactions made through such third party or mobile devices are covered by this Agreement and subject to its terms and conditions. We do not control third party or mobile devices and cannot

guarantee the performance of any such device or any third party. You agree to protect the security of the device the same as you would your Card.

Information Updating Service and Authorizations

If you have authorized a merchant to bill charges to your Card on a recurring basis, it is your responsibility to notify the merchant in the event your Card is replaced, Your account information (such as Card number or expiration date) changes, or your account is closed. However, if your Card is replaced or your account information changes, you authorize us, without obligation on our part, to provide the updated account information to the merchant in order to permit the merchant to bill recurring charges to your Card. You authorize us to apply such recurring charges to your Card until you notify us that you have revoked authorization for the charges to your Card. Your Card is automatically enrolled in an information updating service. Through this service, your updated account information (such as Card number or expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated account information to a merchant, please contact us.

Documentation

All of your electronic funds transfers, including all ATM and Debit card transactions, will be recorded on your regular periodic statement.

In Case of Errors or Questions

Call or write us at the telephone numbers and address listed in the “How to Contact Us” section at the end of this disclosure as soon as you can if you think your statement or receipt is wrong or you need more information about a transfer, ATM or Debit Card transaction or purchase listed on the statement or receipt. We must hear from you no later than 60 days after you learn of the error. You will need to tell us:

1. Your name and account number.
2. Why you believe there is an error, and the dollar amount involved.
3. Approximately when the error took place.

If you tell us verbally, we may require that you send us your dispute or question in writing within 10 business days.

We will determine whether an error has occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your dispute or question. If we decide to do this, we will credit your account within 10 business days (20 business days if your account has been open for 30 days or less) for the amount you think is in error. If the error concerns an electronic funds transfer that is (1) a foreign-initiated transaction, (2) a point of sale transaction, or (3) a transaction occurring within the first 30 days after deposit to a new account, a 90-day investigation period in place of 45 days will apply. If we ask you to put your dispute or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Our Liability

Travis Credit Union shall be held liable to the member for all damages caused in the case of a failure on our part. However, if the action or failure to act was not intentional and resulted from a good faith error, even though we maintain procedures reasonably adapted to prevent such error, we shall be liable for only actual damages proved.

Travis Credit Union’s liability may arise:

1. If we do not make an electronic funds transfer, in accordance with our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
 - a. If, through no fault of ours, you do not have enough money in your account to make the transfer or electronic transaction and the transaction would exceed the credit limit of your personal line of credit, if you have one, or the available balance in another account, which had been previously designated as an overdraft source.
 - b. If the funds in your account are subject to legal process or other encumbrances restricting such transfer.
 - c. If the ATM where you are making the transfer does not have enough cash.
 - d. If the terminal was not working properly and you knew about the breakdown when you started the transfer.
 - e. If circumstances beyond our control (such as fire, flood, earthquake, labor disputes, power or computer failure) prevent the electronic transaction from being completed, despite reasonable precautions that we have taken.
 - f. If our failure to complete the transaction is done to protect the security of your account.
 - g. If there are other lawful exceptions established by the Credit Union and you are given proper advance notice of them.
 - h. In no event will the Credit Union be liable for consequential indirect costs or damages.
2. If we failed to stop payment of a pre-authorized transfer from an account when instructed to do so in accordance with the terms and conditions of the account.

Travis Credit Union shall not be liable if our action or failure resulting from a natural disaster or circumstances beyond our control, in which we exercised reasonable care to prevent, or a technical malfunction known to the member at the time he/she attempted to make an electronic funds transfer.

The Credit Union will carry out instructions given to the ATM or to us by written direction to implement a pre-authorized transfer. We will not incur liability for doing so in a reasonable manner. You agree to indemnify and hold the Credit Union harmless from all cost, claims, damage, or liability which it sustains as a result of carrying out instructions received through an ATM from the cardholder in a reasonable manner.

Your Liability for Unauthorized Use

You agree to tell us immediately if you believe that someone has transferred or may transfer money from your account without your permission or that an electronic funds transfer has been made without your permission using information from your check. Also you agree to tell us immediately if your ATM or Debit Card or PIN has been lost or stolen or if your account has been charged for an amount that you did not authorize. Telephoning is the best way of minimizing your possible losses. You could lose all the money in your account (plus your maximum overdraft line of credit). If you inform us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone performs transactions without your permission. Call us at the telephone numbers listed in the "How to Contact Us" section at the end of this disclosure.

If you do not tell us within 2 business days after you learn of the loss, and we can prove we could have stopped someone from performing transactions without your permission if you had told us, you can lose as much as \$500.

Also, if your statement shows a transfer or transactions that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money without your permission if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods. Any person, who is permitted, either by express or implied permission, to use your ATM or Debit Card would be able to withdraw all of the money in your account. We refer to such persons as authorized users, and you agree that all authorized users may withdraw funds from your accounts with your ATM or Debit Card. You are obligated

to repay any charges resulting from the use of your ATM or Debit Card by authorized users, whether or not the person stays within any limit of use set by you.

Account Information Disclosure

We will disclose information to third parties about your account, the transactions or the transfers you make:

1. Where it is necessary to complete the transactions or transfers.
2. In order to verify the existence or condition of your account for a third party, such as a credit bureau.
3. In order to comply with requirements imposed by government agencies, legal requirements, or court orders.
4. If you give us your written permission.

Please refer to our Privacy Policy

How to Contact Us

Hours of Operation

Branch locations: Branch hours are generally 10:00 a.m. to 5:30 p.m., Monday through Friday. Saturday hours, excluding holidays, vary by branch. Branch hours are subject to change without notice. Please contact the Member Service Center for a specific branch's hours of operation.

Member Service Center: The hours are generally 8:00 a.m. to 7:00 p.m. (Pacific Time) Monday through Friday and 9:00 a.m. to 5:00 p.m. (Pacific Time) Saturdays, excluding holidays.

Mailing and Shipping

Mailing Address

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

Deposits and Loan Payments Only

Travis Credit Union, P.O. Box 2540, Vacaville, CA 95696

Shipping and Overnight Mail

Travis Credit Union, One Travis Way, Vacaville, CA 95687

Account Access and Information

Web Site Address

www.traviscu.org

Call-24 Phone Banking

24-Hour Access by Touch-Tone Phone
(707) 449-4700 or (800) 578-3282

Service Departments

Member Service Center

Account Assistance and Information
(707) 449-4000 or (800) 877-8328

PhoneLoan

Loan Application and Information by Phone
(707) 451-5350 or (800) 449-4110

Home Loan Center

One Travis Way, Vacaville, CA 95687

(707) 469-2000 or (888) 698-0000

Business Service Center

One Travis Way, Vacaville, CA 95687

(707) 469-2042 or (800) 877-8328, ext 2042



Equal Housing Opportunity. NMLS #643926.

This credit union is federally insured by the National Credit Union Administration