



Get started with Orange County's Federal Credit Union and receive an exclusive **\$100 Checking Offer!**¹

About Orange County's Federal Credit Union

As a not-for-profit membership organization, our sole focus is putting you first! Orange County's Federal Credit Union is committed to providing a more personal approach to banking so that we can help meet your specific financial needs.

When banking with Orange County's Federal Credit Union, you're an essential part of our financial family. Every decision we make is guided by your best interests.

Products and Services



Auto Loans

Buy or refinance² with low rates³



Checking Accounts

No monthly fee with direct deposit



Credit Cards

Maximize savings, earn rewards, and build credit with no monthly fee



Financial Wellness

Resources to help you manage finances and debt, create a budget, and build your credit score



Home Loans

Purchase or refinance with flexible terms and down payment options including 0% down⁴ and receive a complimentary Total Cost Analysis



Digital and Mobile Banking

Bank anytime, anywhere with Online Banking and the mobile app⁵



Personal Loans

Cash to make large purchases, help pay off debt, or cover unplanned expenses with amounts starting at \$500⁶



Easy Access to Your Money

Nearly 30,000 ATMs & 5,000 Shared Branches



Youth Accounts

Accounts available for children 12 and under as well as students 13-25






Scan here to find the **branch ATM closest to you!** →



When it comes to distinguishing a credit union from a traditional bank, the differences are clear.

BANKS

CREDIT UNIONS

For-profit		Not-for-profit
Owned by shareholders		Owned by Members
Standard products		Products designed to meet the needs of Members
Conventional service, less-individualized		Personalized service, community focused
Dividends benefit shareholders		Dividends are returned to Members through better rates and fewer fees



(888) 354-OCCU (6228) • [orangecountyscu.org](https://www.orangecountyscu.org)



Scan to open
an account today!



For more information,
scan here!

¹\$100 Welcome Bonus: Use promo code PARTNER100 online or in any branch by December 31, 2026 to receive this \$100 offer. New Member must open an eligible Basic, Interest, or Pacific personal checking account, enroll in eStatements, sign up and qualify for a debit card, and set up and receive direct deposit within 60 days of account opening. Interest Checking: Annual Percentage Yield (APY) is 0.07% as of January 1, 2026 and are subject to change at any time. For current rates, visit [orangecountyscu.org](https://www.orangecountyscu.org). Minimum balance to earn APY is \$600. The rate and APY may change after account opening. Fees may reduce earnings on the account. All accounts are subject to normal approval standards. This offer is available to "new" Members only. A "new" Member is defined as a person who has never been an owner or signer on an account or loan at Orange County's Federal Credit Union. Social Security can be used as a direct deposit for Basic and Interest Checking accounts. Bonus paid by deposit to the new checking account. Bonus will be paid within 90 days of account opening. Bonus represents dividends deposited into your account and may be reported to the IRS. Any applicable taxes are the responsibility of the recipient. The new eligible checking account must remain open for 90 days and maintain eStatement preference for 90 days or bonus may be reversed. Minimum opening deposit is \$25. Offer not available in conjunction with other offers. Additional terms and conditions apply and are subject to change. Refer to the Account Agreement, Truth-In-Savings, and Electronic Funds Transfers Disclosure Agreement, and Schedule of Fees for additional information. Ask us for details.

²Limited to refinancing an existing auto loan from another lender with no cash-out.

³Visit [orangecountyscu.org/products/auto-loans/](https://www.orangecountyscu.org/products/auto-loans/) for full details and disclaimers.

⁴All applications for credit are subject to approval. Not all applicants will qualify. All loan products and terms are subject to change without notice. NMLS #403462

⁵Message and data rates may apply. Contact your mobile provider for details.

⁶For more information, visit [orangecountyscu.org/products/personal-loans/](https://www.orangecountyscu.org/products/personal-loans/).

Member eligibility requirements apply. For additional information, please visit <https://www.orangecountyscu.org/eligibility>