



## Get started with Orange County's Credit Union and receive an exclusive

# \$100 Checking Offer!<sup>1</sup>



### Credit Cards

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



### Mobile Banking

Bank anytime, anywhere with the mobile app<sup>2</sup>



### Convenient Locations

Nearly 30,000 ATMs & 5,000 Shared Branches



### Home Loans

Flexible terms and down payment options as low as 0% down<sup>3</sup>.

### Find your nearest branch



### Locations:

Anaheim  
Fullerton  
Huntington Beach  
Irvine  
Lake Forest  
Long Beach  
Mission Viejo  
Santa Ana (2)  
Yorba Linda



(888) 354-6228 • [orangecountyscu.org](http://orangecountyscu.org)

<sup>1</sup>\$100 Welcome Bonus Use promo code PARTNER100 online or in any branch by December 31, 2024 to receive this \$100 offer. There are many ways to waive the monthly-service fee: Direct deposit, Membership level, or maintain average daily deposit minimum. Monthly service fee waived for Platinum and Premier Members. Premier status achieved by having an average monthly household balance of \$5,000 to \$49,999 in loans and/or deposits. Platinum status achieved by having an average monthly household balance of \$50,000 or more in loans and/or deposits or being a Member for 20 years. Checking monthly service fee waived for Members age 62 or older. Ask for details. New Member must open an eligible Basic, Access, Plus, 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. 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 Credit Union. Social Security can be used as a direct deposit for Basic, Interest, and Plus 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 \$25.00 for Checking accounts. Basic, Access, Plus, and Pacific Checking accounts do not earn dividends. Interest Checking: Annual Percentage Yield (APY) is 0.07% as of 12/31/2023 and are subject to change at any time. Minimum balance to earn APY is \$600. The rate and APY may change after account opening. Fees may reduce earnings on the account. Offer not available in conjunction with other offers. Membership requirements apply. 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.

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<sup>2</sup>Message and data rates may apply. Contact your mobile provider for details.

<sup>3</sup>All applications for credit are subject to approval. Not all applicants will qualify. All loan products and terms are subject to change without notice. Orange County's Credit Union is an equal credit opportunity lender. NMLS #403462

Membership Qualifications Membership in Orange County's Credit Union is available to anyone who lives or works in Orange, Los Angeles, Riverside, or San Bernardino Counties. Ask for details. Membership fee is \$5.



Federally Insured by NCUA








Learn More

**Welcome to Orange County's Credit Union,** where we pride ourselves on being more than just another bank. Since our beginning in 1938 as a Credit Union for county employees, our commitment remains the same: **Simple banking. For people, not profit.** When banking with Orange County's Credit Union, you're an essential part of our financial family. Every decision we make is guided by your best interests.

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

Membership in Orange County's Credit Union is available to anyone who lives or works in Orange, Los Angeles, Riverside, or San Bernardino Counties. You may also qualify if your immediate family member banks with us. Ask us for details. Membership fee is \$5.