

How We Can Help You Budget & Make Wise Choices (Understanding Your Money)

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Why Are We Different?

- Not For Profit
- Ownership
- Membership
- Volunteer Board of Directors
- People Helping People



Budgeting: Planning Ahead

Your income does not determine how successful you are; your choices and priorities do.

- Realizing goals
- Utilizing what you have
- Paying yourself first



Establish Goals

- Visualize end result
- Be specific:
 - When will you reach it?
- Research
 - How much will you need?
- Identify needs and wants

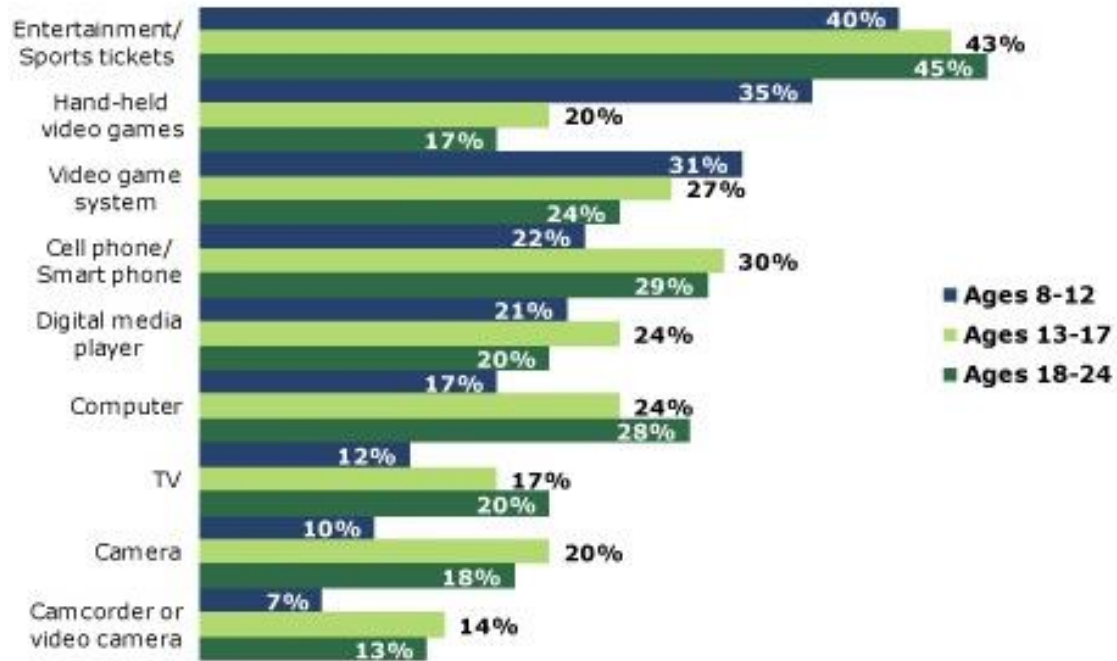


Utilizing What You Have

- Prioritize spending
 - Reduce
 - Substitute
 - Postpone
 - Forego
- Build up a savings account
 - Save percentage of paychecks and gifts
 - Small amounts add up to **big** savings



What Do We Spend Our Money On?

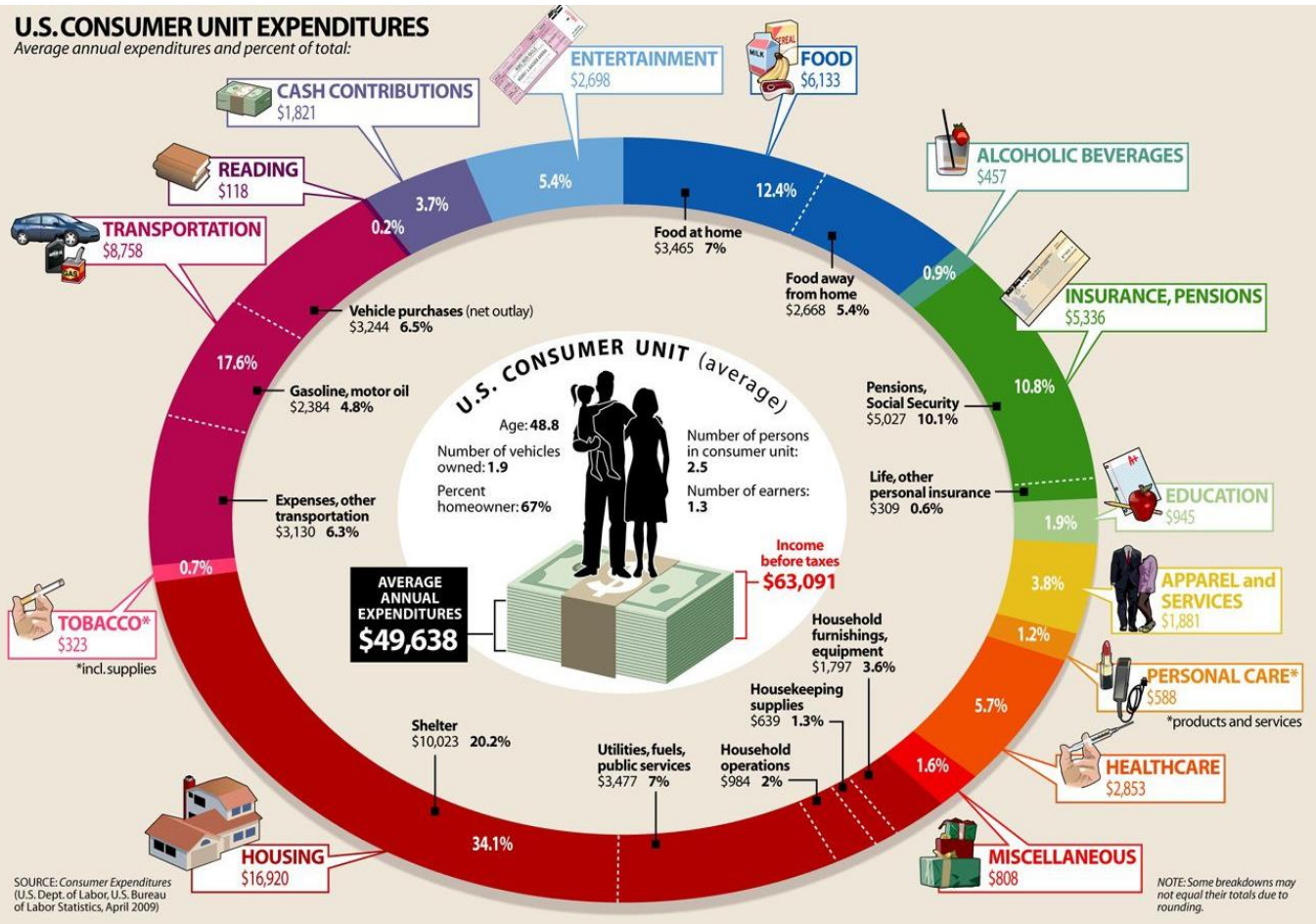


*2010 YouthPulse report by Harris Interactive



U.S. CONSUMER UNIT EXPENDITURES

Average annual expenditures and percent of total:



SOURCE: Consumer Expenditures (U.S. Dept. of Labor, U.S. Bureau of Labor Statistics, April 2009)

Be prepared for life's expenses



Pay Yourself First (Tip#1)

- Create a savings habit
 - Savings enables you to reach your goals
- Save at least 10% of your income
 - Small amounts accumulate
- Weigh instant gratification against ultimate gratification
 - Keep sight of what you really want to achieve

More Tips about YOUR Money

- Track you spending
- Think before you buy
- Consider a part time or summer job
- Be careful with credit cards, loans, unnecessary debt
- Keep you eye on your goals
- Of course Save!



OCCU Pacific Saving Accounts

- Required Minimum Deposit of \$5
- Free account for STUDENTS ages 13-25*
- No monthly service fee
- No minimum balance requirement
- Quarterly electronic statements
- Free Online Banking and Mobile Banking
- ATM card
- *Students ages 13-17 must have a parent, grandparent or other responsible adult as a joint legal owner



OCCU Pacific Checking Accounts

- Required Minimum Deposit of \$25
- Free checking account available to STUDENTS ages 13-25*
- Free first “mini pack” of checks
- Free Online Banking and Mobile Banking
- Free Point of Sale transactions
- Free ATM transactions at Orange County’s Credit Union ATM’s/CO-OP Network ATMS for all members

*Students ages 13-17 must have a parent, grandparent or other responsible adult as a joint legal owner



What Do I Need to Open An Account?

- Your Basic Personal Information
- California ID or Drivers License
- Social Security Number
- Minimum Opening Deposit
- Be eligible for Membership*
 - Live, work or worship in Orange or Riverside Counties or the neighboring communities of Long Beach, Lakewood, Cerritos, and Signal Hill
 - Immediate Family members of existing members
- One time membership fee of \$5.00 to join



Products and Services Available to You

- Savings
- Checking
- Youth Accounts
- Consumer Loans
- Investment Counseling
- Insurance Services
- Auto-Buying Services
- Online Banking
- Mobile Banking
- Over 29,000 Free ATMs
- Financial Education
- Financial Counseling / Balance
- Shared Branches
- ATM / Debit Card
- Share secured VISA Cards
- Bill Pay
- Scholarships
- **And much more!**

Are you ready to get started?!

The sooner, the better!



Thank You.

Please see a Credit Union representative
for your personal questions.

Call us at 714.755.5900

