



1800 Solar Drive • Oxnard, California 93030 • (805) 385-2500

January 1, 2025

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To: Employees of Oxnard Union High School District  
From: Anna Campbell, Director of Fiscal Services  
Regarding: Voluntary 403(b)/457(b) Plan Eligibility

As an employee of the Oxnard Union High School District, you have the opportunity to participate in the Employer's 403(b)/ 457(b) Plan. This plan is entirely optional and allows you to allocate a portion of your pre-tax earnings directly into a retirement account of your choosing.

Here's how to get started:

### Participation Flexibility:

You can begin or cease your participation in a 403(b)/457(b) Plan at any time. To do this, simply start with Schools First Federal Credit Union to explore providers and investment options. If you engage with a financial advisor, they can assist you and work with Schools First Federal Credit Union to proceed.

### How Much Can Be Contributed:

2025 Calendar Year 'Normal' Contribution Limits 403(b)/457(b)                      \$23,500

The plan administrator for Oxnard Union High School District is Schools First Federal Credit Union.



[rpa@schoolsfirstfcu.org](mailto:rpa@schoolsfirstfcu.org)

Call (800) 462-8328, ext. 4727

Monday through Friday, 7 a.m. – 7 p.m.

Saturday, 9 a.m. – 3 p.m.

<https://www.schoolsfirstfcu.org/products/just-for-school-employees/retirement-plan-administration/>

For more details about contribution limits, please see <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-403b-contribution-limits>

For District notices to employees, please see <https://www.oxnardunion.org/departments/business-services/fiscal-services>

Visit our Website  
[www.oxnardunion.org](http://www.oxnardunion.org)