

January 1, 2026

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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.

ADMINISTRATION

Dr. Tom McCoy
Superintendent

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Assistant Superintendent
Business Services

Dr. Virginia Kelsen
Assistant Superintendent
Educational Services

Matthew La Belle
Assistant Superintendent
Human Resources

How Much Can Be Contributed:

2026 Calendar Year 'Normal' Contribution Limits 403(b)/457(b) \$24,500

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

SCHOOLS FIRST 
FEDERAL CREDIT UNION

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/403b-457b/>

For more details about contribution limits, please see <https://www.irs.gov/newsroom/401k-limit-increases-to-24500-for-2026-ira-limit-increases-to-7500>

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