



2nd Quarter 2011

## What's In A Word?

Thomas Ott, CEO



Often, even credit union members don't reflect upon the word "union" in our name. Now that the concept of unionism is a subject of political and media interest, it may seem strange that a financial institution, in fact an entire industry, would use the word "union" as part of its identity. We use the word in its purest form: a membership organization which exists for the benefit of its members. We exist to fulfill the needs of our members, not to reap large profits from them. It's a really good concept, especially when applied to your critical financial needs.

One of the benefits we have established for our members is our branch location in Burbank, at the corner of Olive and San Fernando. Our demographics show that our Burbank location is ideally situated to serve the greatest number of our members. We invite you to check it out. You'll be pleasantly surprised and our staff will be glad to welcome you.

## Benefits Of A UCSCU Debit Card vs. Cash or Check

When making purchases, millions of consumers are now opting to pay with a debit card instead of reaching for the more traditional payment methods of cash or check. Here's why:

- **Convenience.** Debit card payments allow you to complete transactions without having to fumble for cash, dig around in your purse or pockets for exact change, write out a check or go to an ATM. And with more and more businesses now offering the option of debit card payments, it's more convenient than ever.
- **Security.** Although some consumers might think that debit card payments are less secure than the paper variety, many experts suggest otherwise, pointing out that cash or checkbooks are easily lost or stolen. While identity theft remains a concern for debit card users, the experts note that they still provide more safeguards than paper, and you are not held liable for unauthorized purchases made if your card is stolen.
- **Merchant appeal.** Debit card payments also appeal to merchants who appreciate the assurance of payment. With checks, there is the concern of float time (the period until a check clears the bank/credit union). Float time can be expensive for merchants since the money doesn't reach them immediately.
- **Dual access.** Can be used as both an ATM card and debit card. Transactions are automatically updated and recorded online, making it super handy to keep track of them.
- **No bulk.** Easy to carry in your wallet or purse without the extra bulk.
- **No checks.** Save time and the cost of purchasing checks every year by using your debit card.

While cash may always be the go-to means of payment for some people, debit card use is skyrocketing!

If you don't have a debit card or checking account with Universal City Studios Credit Union yet, contact us today!





## Contact Information

### Management

Thomas Ott.....CEO  
 Jesse Lopez..... Executive Vice President/  
 Universal City Branch Manager  
 Brian Hollister ..... Director of Finance  
 Ann Babich..... Director of Operations/  
 Burbank Branch Manager

### Loans

Norma Rubio, Loan Officer..... (818) 777-1297  
 Emila Contreras..... (818) 777-7530

New Accounts..... (818) 777-1295

### Mortgages

Real Estate Department ..... (888) FOR-MYCU  
 Fax ..... (818) 733-2529

### Other

Collection Management ..... (877) 311-7606  
 ATM Locations ..... (818) SITE-COOP

### AUDRE

Audio Response Automated Teller ..... (818) 980-5621  
 or Toll-Free ..... (800) 225-3115

### Auto Buying Referral

Auto Alliance ..... (800) 568-9550  
[www.autoalliance.net](http://www.autoalliance.net)

### Credit Agencies Information

[www.Experian.com](http://www.Experian.com) ..... (888) 397-3742  
[www.Transunion.com](http://www.Transunion.com) ..... (800) 916-8800  
[www.Equifax.com](http://www.Equifax.com) ..... (800) 997-2493

### Branches

<b>Universal City</b>	<b>Downtown Burbank</b>
90 Universal City Plaza	175 E. Olive Ave. Suite 100
Bldg. 1320	Burbank, CA 91502
Universal City, CA 91608	Hours:
Hours:	M-F 9:00 am-4:30 pm
M-F 8:30 am-4:30 pm	(818) 333-3960
(818) 777-1295	

### Contact Numbers

Phone..... (888) FOR-MYCU  
 (888) 367-6928  
 Fax ..... (818) 866-1548

Web site..... [www.ucscu.org](http://www.ucscu.org)



## Holiday Hours

Memorial Day  
 Monday, May 30th – CLOSED

Independence Day  
 Monday, July 4th – CLOSED

## It Strikes Every Year – The Tax Deadline!

But there is good news! You can still open an Individual Retirement Account (IRA) at Universal City Studios Credit Union. We offer a variety of investment products including Roth IRAs and Traditional IRAs.

Your IRA contributions may be tax-deductible and the earnings may be tax-deferred. This means your earnings won't be taxed as long as they stay in the IRA. And the contribution limit is even higher this year, so you can contribute \$5,000 annually and \$6,000 if you're over 50. IRAs provide a safe way to save for retirement or other long-term goals, while earning competitive market interest rates. Plus, they could help you save on taxes!



Owe Uncle Sam money this year? Take advantage of UCSCU 1040-EZ Loan. For more information, call, stop by or visit our Web site @ [www.ucscu.org](http://www.ucscu.org).



## Buy Now And Save On Your Next Vehicle

If you're in the market for a new vehicle, you're in a great position to negotiate an incredible deal. The economy and consumer expectations for special pricing, incentives, rebates and other financial offers help keep new vehicle pricing deals on the table.

Some cars, particularly remaining models from last year, are greatly discounted. Simply ask the dealer or check on Web sites such as [edmunds.com](http://edmunds.com) or [kbb.com](http://kbb.com).

But before checking out the car lots, be sure to stop in at Universal City Studios Credit Union because our credit union's auto loan rates are often a much better deal than dealer financing rates.

Buying a Used Car? Get a free Carfax report before you make your purchase.

## Buying a New Home?

Get pre-qualified with us today! With the banks about to release a huge shadow inventory of short sales onto the market, there has never been a better opportunity to make yourself a homeowner.

Contact our Mortgage Division today and start shopping:  
 (888) 367-6928 Option 6.

