



1st Quarter 2012

New Year's Wishes

Thomas Ott, CEO



The entire credit union staff wishes you a healthy and happy New Year. We hope to see you in person during 2012!

Invite Your Friends to Join the Universal City Studios Credit Union Family!

Refer a Friend

Do something nice for your friends – refer them to the Universal City Studios Credit Union family! By introducing them to Universal City Studios Credit Union, they'll enjoy all the benefits and financial rewards of one of the area's most popular and respected financial institutions. What a great way to build a relationship – for everyone!



Don't wait – let your friends, family members, neighbors and co-workers know about Universal City Studios Credit Union and the benefits of joining – top quality service, low minimum balances, lower interest rates on loans, higher returns on savings and lots more! Plus, accounts are insured up to \$250,000 by a U.S. government agency.

So spread the word about Universal City Studios Credit Union today! Your friends will thank you for it... and so will we! We'll give you \$10 for each of your referrals who opens an account with us.

Attention IRA Participants – Withholding Notice Please Read!




Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior

to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

**HAPPY
NEW
YEAR**



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

Credit Agencies Information

www.Experian.com(888) 397-3742
www.Transunion.com.....(800) 916-8800
www.Equifax.com.....(800) 997-2493

Branches

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

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

Web site.....www.ucscu.org



Holiday Hours

New Year's

Monday, January 2 – CLOSED

Martin Luther King, Jr. Day

Monday, January 16 – CLOSED

Presidents' Day

Monday, February 20 – CLOSED



Spend Smart This Holiday Season

It's easy to go overboard when shopping for holiday gifts, but the fallout from seasonal overspending can last all year. The American Savings Education Council and Choose to Save offer some helpful advice for getting a grip on holiday spending – BEFORE it gets out of control!

- **Open a Universal City Studios Holiday Club Account.** Holiday club accounts are a great way to save money for the holidays! You choose how much you want to save each pay period and the money is automatically diverted to your holiday club account. If you save as little as \$25 each pay period, you'll have over \$600 by the time December rolls around. To establish your holiday club account, call or visit us today!
- **Create a budget and stick to it.** Make a list of all the people you intend to buy gifts for and how much you'd like to spend on each person. Tuck your list into your purse or wallet so you'll have it with you if you come across that perfect gift.
- **Draw names.** If you're part of a large family or circle of friends, suggest drawing names. This will cut down on the number of gifts you have to purchase, and if the group agrees on a limit for each gift, you'll know exactly how the purchase will fit into your holiday budget.
- **Shop online.** Everyone knows that shopping online is convenient – but it can also save you money! The Internet makes it easy to compare prices, and many online retailers offer free or discounted shipping during the holiday season. Shopping online also makes it easier to resist the impulse purchases that distract so many holiday shoppers at malls and traditional retail stores.
- **Start shopping early.** If you create your holiday budget and shopping list early in the year, it's easy to take advantage of sales and discounted pricing before the holiday rush!
- **Get creative!** It's the thought that counts, so why break the bank with expensive gifts? Thoughtful, homemade gifts mean more and are less expensive, too. Turn to your talents and interests when searching for creative gift ideas. You could crochet a blanket or knit a sweater, bake cookies, create a photo album full of special memories or design coupons offering your time for tasks like housecleaning or babysitting.
- **Use credit wisely.** If you plan to use your credit card for holiday purchases, only charge as much as you can pay off when the bill arrives. By paying your credit card balance in full each month, you won't have to regret holiday overspending all year long! Universal City Studios offers a number of low-rate credit cards to meet your needs – call today to learn more or to apply!

Don't spend the holidays stressed about overspending! Plan ahead, spend smart and you'll be able to relax and enjoy this special time of year.