



4th Quarter 2010

It's the Credit Union Way

Thomas Ott, CEO



We are often complimented on the quality of our service and our willingness to assist our members with their needs. Our members know that we strive to offer them a complete menu of products and that our products will be priced at reasonable rates—as good as we are able to offer.

What our members might not be aware of is that we are also listening to your feedback and actually tailoring our products and services to your needs. That's one of the benefits of not being a huge financial giant—our flexibility. Lately, we have heard from some of our members that they would like to have some input about several things. First, the present state of the auto industry, the current offerings of hybrid and other “green” vehicles—what's out there and what would make good sense to buy and how to go about it. Next, we know that you would be interested in a survey of the housing industry—good concepts and bad. Is it a good time to buy/invest/refinance? Finally, we know that many of you would like more knowledge about the stock market and the general subject of equities as investments, traditional and alternative ones. What happened to the stock market? Is it safe to jump back in? If not, what else is there?

In response to our members, we will soon be offering seminars—free of charge—by knowledgeable people who will address these topics. Please look for notices regarding these seminars in your credit union newsletter, your statement, or special advertising. Of course, if there are other topics which interest you, please let us know.

Wanted: Credit Union Volunteers!

As a member of Universal City Studios Credit Union you may know that the credit union is run not only by paid staff, but also by volunteers who serve on the Board of Directors and the Supervisory Committee.

If you would like to be considered as a candidate for either the credit union's Board of Directors or Supervisory Committee, please submit your name, telephone number and a written statement of qualifications (not to exceed 500 words) to:

Nominating Committee
c/o Michelle Lamoureux
Universal City Studios Credit Union
175 E. Olive Avenue
Burbank, CA 91502



Only self-nominations may be submitted. Please specify whether you wish to be considered as a candidate for the Board of Directors or the Supervisory Committee. Failure to clearly designate may cause your application to be rejected.

This information must be received by the credit union no later than **November 1, 2010** to be considered by the nomination committee.

You will then be contacted to arrange an interview with the Nominating Committee. In accordance with credit union bylaws, only candidates certified by the Nominating Committee are eligible to be elected and will appear on the Annual Meeting Ballot.

Skip your Loan Payment Next Month!

Need a little extra cash to pay off those holiday expenses? Universal City Studios Credit Union will let you skip one month's loan payment for a minimal charge of \$25!

To qualify, you must be a member in good standing. If you take advantage of this offer it won't change your monthly payment amount, but it does extend the loan's term by one month. Interest continues to accrue on the loan balance from the last payment.

You will be able to spend the money that would have been applied to your loan payment on anything you wish!

To take advantage of this offer, stop by a branch or call us at (888) FOR-MYCU. This offer expires **January 31, 2011**.



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
 Michelle Lamoureux.....Marketing Coordinator

Loans

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

New Accounts

Carolyn Brannon(818) 777-7529

Mortgages

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

Other

Collection Management(877) 311-7606
 Michelle Lamoureux
 Executive Assistant.....(818) 333-3973
 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	Downtown Burbank
90 Universal City Plaza	175 E. Olive Avenue
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	

Contact Numbers

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

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



Holiday Hours

Columbus Day

Monday, October 11 – CLOSED

Veterans Day

Thursday, November 11 – CLOSED (Burbank Branch only)
 Friday, November 12 – CLOSED (Studio Lot Branch only)

Thanksgiving

Wednesday, November 24 – Early Closure at 2 pm
 Thursday, November 25 – CLOSED
 Friday, November 26 – CLOSED

Christmas

Thursday, December 23 – Early Closure at 2 pm
 Friday, December 24 – CLOSED

New Year's

Friday, December 31 – CLOSED



New Service at Universal City Studios!

Universal City Studios Credit Union is pleased to announce that our auto buying service, AutoAlliance™, now has a dedicated member that will be at our Universal Studio Lot! Make sure to stop by and meet Zeb Brown as he will be available to lend you his expertise and recommend a vehicle or simply share valuable consumer information to guide you in your purchase. Zeb has held many titles at various franchised dealerships including General Sales Manager. So if you ever want help to get a great hassle-free way to get that car at a great price, now is the time. New or pre-owned, AutoAlliance™ can help. And yes, even with that old trade-in!



Holiday Shopping Safety



In all the hustle and bustle of the season, be sure to take some simple precautions to protect your holiday spending money. After all, thieves don't take a vacation. In fact, they know that the holidays are a perfect time to strike, since shoppers are busy, distracted and probably loaded with cash.

Here are some tips:

- Be aware of your surroundings, and keep a close eye on your purse or wallet.
- Carry your purse in front of you, not hanging behind.
- Carry only the credit cards you need.

Last Chance

Just as expected, rates have begun their climb upward. You still have a chance to lock in one of these historically low rates. Whether you're looking to purchase a new home or refinance an existing property, our Mortgage Division can provide you with the most competitive products and personalized service that cannot be found elsewhere. Give us a call today to learn more! (888) 367-6928 Option 6.



Take Advantage of our Sizzling Summer Special Before Time Runs Out!

1.50%^{APY*}

18-Month Certificate of Deposit

\$500 Minimum

*APY = Annual Percentage Yield. Rate and term subject to change without notice. Contact a member service representative for additional details. 90-day penalty for early withdrawal on Share Certificates.