



3rd Quarter 2011

## Employee Spotlight!

Norma Rubio,  
Senior Loan Officer



Norma Rubio, Senior Loan Officer, has been a vital member of the Universal City Studios Credit Union staff for more than ten years. Originally hired as a teller, Norma was promoted to the position of New Accounts Representative in 2002, followed by a promotion to Loan Officer in 2004. Now a Senior Loan Officer, Norma uses her in-depth knowledge of the financial industry to assist credit union members with their monetary needs. She looks forward to working with you!

## A Celebrity Visa® Card Means Choices

A Celebrity Visa® credit card from Universal City Studios Credit Union gives you purchasing power with low rates and terms to meet your unique lifestyle! Whether you choose our Visa® Classic, Platinum or Celebrity Credit Card, you'll always receive great rates and lots of extra benefits. Use your Visa® at thousands of retail locations and online merchants worldwide. The possibilities are endless!

### All Universal City Studios Credit Union Visa® cards feature:

- 25-day grace period on purchases
- No transaction fees
- No balance transfer fees
- No annual fee

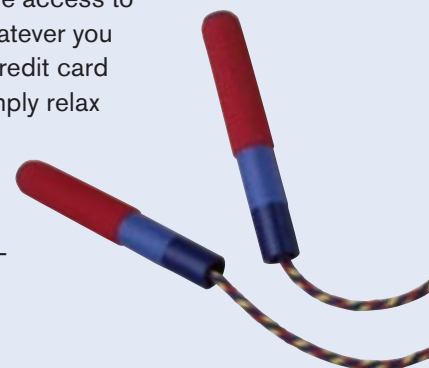


Managing your Visa® account is simple! You'll have anytime access online at [www.ucscu.org](http://www.ucscu.org). To apply for your Universal City Studios Credit Union Visa® Classic, Platinum or Celebrity Card, just give us a call, stop by one of our offices or apply online!

## Sign up for Skip-a-Pay today!

Summer break isn't just for kids anymore. At UCSCU, we're turning up the heat on warm-weather fun with our summer skip-a-pay promotion! Skip-a-pay is available for a low processing fee of just \$25, and gives members in good standing the opportunity to skip a June, July or August loan payment—meaning there's still time to take advantage of this great offer! By skipping your loan payment, you'll have access to an extra stash of cash that can be used for whatever you wish. Spruce up your home, tackle mounting credit card debts, take off on a sun-soaked vacation or simply relax and enjoy the summer months without any financial worries.

So sign up for skip-a-pay and experience summer the way it was meant to be. But hurry—you must sign up before your loan due date!



## 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  
 Ermila 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

### Labor Day

Monday, September 5th – CLOSED

# Financial Fun Facts



The financial world is full of interesting little tidbits that never fail to shock people. Looking to impress some of your friends? Pull out some of these fun financial facts:

**1. Diner's Club offered the first credit card that could be used at multiple locations in 1950. It could be used at 27 different restaurants in New York City.**

**2. In 1984, MasterCard® was the first to use a hologram on its cards to deter fraud.**

**3. Credit card numbers conform to the Luhn algorithm, which is just a simple checksum test on the number. What you do is start from the right and double each second digit (1111 becomes 2121), then add them all together, and you should end with a number evenly divisible by ten. If it doesn't, it's not a valid credit card number.**

**4. Each American household receives approximately six credit card offers per month. The typical response rate is .33% (one third of one percent).**

**5. The U.S. prints eight billion currency notes (bills) each year. That's enough to wrap around the equator over 30 times!**

**6. You would have to double-fold a U.S. currency note approximately 4,000 times before it would tear.**

**7. Martha Washington is the only woman whose portrait has appeared on U.S. paper currency.**

**8. The phrase "In God We Trust" first appeared on currency in 1864. Today, its use is required by law on all U.S. currency.**

**9. The U.S. dollar was adopted in 1785.**

**10. If you were to stack U.S. notes one mile high, there would be over 14.5 million notes in the stack!**

