



UNIVERSAL CITY STUDIOS  
CREDIT UNION

# Reel News

## 1st Quarter 2018

Winter Personal Loan


Tax Season is Around the Corner

Pre Approved Auto Loans

Wanted: Credit Union Volunteers



## Winter Personal Loan

 Congratulations! You've just had a great time (or survived) the holidays and are looking forward to a great new year! Your friends at UCSCU are here to help you make the most of it. For a limited time, we're offering a Winter Loan to help consolidate holiday debt, plan for tax season or financing a large purchase with our low-rate loan.

Our rates as low as 9.00% APR and you can borrow up to \$15,000 at terms as long as 48 months! Applying is easy, just call us, apply online at [www.UCSCU.org](http://www.UCSCU.org) or stop by a branch. This offer available through March 31, 2018!

*\*APR=Annual Percentage Rate. Certain conditions and restrictions apply; your rate may be higher. Final rate is based on creditworthiness and terms of the loan. (sample payment pending from Jesse)*



### CEO Message

As we close the books on 2017, we look forward to another great year for UCSCU as we enter 2018. We finished the year in a strong financial position, as demonstrated by our key financial ratios, allowing us to continue to provide higher dividend rates and lower loan rates.

We're proud of our successes in 2017 because we share

them with you—as your partners in your financial life, we love giving back in every way we can. We took part in some great initiatives last year, including expanding our home loan products, invested in cyber security to keep your financial assets safe and enhanced our operations platform to serve you better.

On behalf of the Board of Directors, Committee Members, Management and Staff, thank you for your continued support and for allowing us to serve your financial needs!

## Management

Thomas Ott .....CEO  
Jesse Lopez ..... Executive Vice President  
Brian Hollister .....Director of Finance  
Ann Babich ..... VP of Operations

## Loans

Loan Officer ..... (818) 777-1297

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

## Mortgages

Real Estate Department ..(888) FOR-MYCU  
Fax .....(818) 333-3979

## Other

Collection Management.....(877) 311-7606  
ATM Locations .....(888) SITE-COOP

## 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  
100 Universal City Plaza Bldg. 1320  
Universal City, CA 91608  
Hours: M-F 8:30 am-4:30 pm

Downtown Burbank  
175 E. Olive Ave., Suite 100  
Burbank, CA 91502  
Hours: M-F 9:00 am-4:30 pm

## Contact Numbers

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

Website ..... www.UCSCU.org

## Office Closures

New Year's Day, Monday, January 1  
Martin Luther King, Jr. Day, Monday, January 15  
Presidents' Day, Monday, February 19

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# Tax Season is Around the Corner



It's never too early to start preparing for tax season! Your friends at UCSCU have created a cheat sheet of useful tips for surviving (and hopefully getting the most out of) the upcoming tax season!

- Start getting your tax records in order.
- Locate and organize receipts you will need to claim your tax deductions.
- Review your prior income tax returns and any other relevant records you may need for filing your return.
- Consult with a trusted financial advisor

It's often best to put your tax-filing needs into the hands of an experienced professional accountant. Not only will this guarantee that you'll meet every deadline, but also you'll know that you're taking full advantage of all the tax breaks you qualify for to significantly reduce your tax liability.

Set aside a portion of your income now so that you are prepared to handle any remaining taxes due come April. And, of course, be sure to turn to your friends at UCSCU if you have any questions or need any tax planning assistance!

## You May Already Be Pre-Approved For An Auto Loan



Start the new year off right and save money on your next car! We make it easy to save on your monthly payment with a guaranteed low rate and flexible terms. The best news is you may already be pre-approved!



Visit [www.UCSCU.org/MyAutoRate](http://www.UCSCU.org/MyAutoRate) to check your pre-approval status. Got questions? Call Member Services at (888) 367-6928 or stop by one of our branches!

Need helping buying a car? We can help with that! Take advantage of Auto Alliance, our convenient auto buying service. Call (800) 568-9550 today.

## 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 written statement of qualifications (not to exceed 500 words) to:

Nominating Committee, c/o Ann Babich, Universal City Studios Credit Union,  
175 E. Olive Avenue, #100  
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 February 28, 2018, to be considered by the Nominating 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.

Download Today @ [UCSCU.org/mobile](http://UCSCU.org/mobile)

