



UNIVERSAL CITY STUDIOS
CREDIT UNION

Reel News

1st Quarter 2019

Visa Pre-Approval

Auto Pre-Approval

Benefits of Membership

Last Chance: Holiday Skip



Visa Credit Card Rates as Low as 6.90% APR



Save money and live happily ever after by getting pre-approved for a UCSCU Visa Credit Card.

Our low rate credit cards can help you to consolidate high-interest holiday or other debt into one low monthly payment. Check out all the great benefits of our Visa Credit Cards:

- Rates as low as 6.90% APR*
- No Annual Fee
- No Balance Transfer Fee

Plus, our Platinum Cardholders receive free Travel Insurance which includes \$250,000 Travel Accident Insurance and Auto Rental Insurance.



Call 800-FOR-MYCU to apply and check if you're pre-approved at ucscu.org/my-visa-card-pre-approval!

APR= Annual Percentage Rate. Other terms and conditions may apply, ask for details. Rates are accurate at time of publication. All rates subject to change. Your actual rate is determined by your credit score and VISA card type



CEO Message

Happy New Year! This past year UCSCU has been met with much success, thanks to you—our members. Despite the rising rate environment, UCSCU has remained committed to offering low loan rates. We expect rates to rise further in 2019, so if you have not locked in on one of our low rate signature, auto, or home loans, it may be time to do so before rates move even higher.

Housing prices in Los Angeles have slowed to 5% according to a recent median sales price report, but are still rising. This could be an opportunity to tap into unused home equity to pay off debt, pay for college, or home improvements.

We thank you for your continued membership and look forward to another prosperous year for 2019.

Thomas Ott, President/CEO

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 Eve, Mon., December 31
New Year's Day, Tues., January 1
Martin Luther King, Jr. Day, Mon., January 21
President's Day, Mon., February 18

Federally Insured by NCUA | Equal Housing Lender

Now is a Great Time for Deals on Autos!



The New Year is a great time to search for a new car. The dealers are stocking up on new models and anxious to get rid of their 2018 and older models. Many dealers will be offering incentives anywhere from \$1,000 to \$5,000 off the vehicle sticker price.

Don't forget to get pre-approved first! UCSCU offers low rates and flexible terms including:

- Rates as low as 3.25% APR
- Terms up to 84 months
- Up to 120% financing of Purchase Price or Retail Kelly Blue Book

Call 800- FOR-MYCU to apply and check if you're pre-approved at ucscu.org/MyAutoRate!



Spread the Good News about UCSCU!



We love our UCSCU family and would aspire to add to our growing family, but we need your help. We need you to tell your friends, family, and co-workers all about the great products and personal service you receive here at UCSCU.

Membership is open to anyone who resides, works, regularly worships, or currently attends school in the San Fernando Valley or West Los Angeles Corridor.

They can join by calling 800-FOR-MYCU, stopping by our branch, or downloading an application from ucscu.org/accounts/become-a-member.

Last Chance to Loan Skip-A-Payment



The holidays may be over, but it's not too late to skip your loan payments to free up cash. UCSCU offers a low \$30 fee to skip your auto and personal loan payments, even if you have set up automated payments.

Take advantage of Skip-A-Payment today by visiting www.ucscu.org/skip-a-payment or calling 800-FOR-MYCU. But hurry—offer expires 1/31/19!

The member loan must be good standing with no delinquencies in the past 24 months. Skipping a loan payment will delay the payoff of the loan, and the "skipped" payment will accrue additional finance charges on the unpaid loan balance.

Download Today @ UCSCU.org/mobile



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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, 2019, 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.

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.

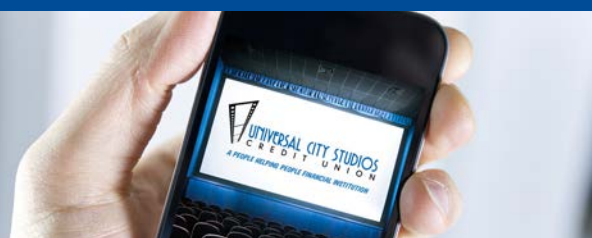
Flexible Fixed Home Loans and Lines of Credit



Now may be your best last chance to purchase a home before rates rise in 2019. UCSCU offers fixed loans and lines of credit at competitive rates with flexible loan terms to meet your personal financial needs.

To learn more, or to find out if you are ready to buy, visit our Home Loan Center at www.ucscu.org/loans/home-loan-center or for more information call 800-FOR-MYCU.

All loans are subject to credit approval. Additional terms and conditions may apply.



Download Today @ UCSCU.org/mobile

