



UNIVERSAL CITY STUDIOS
CREDIT UNION

Reel News

1st Quarter 2020

Auto Loan Pre-Approvals

Wanted: Credit Union Volunteers

Attention IRA Participants

Tax Season is Around the Corner



Auto Loan Pre-Approvals



The New Year is a great time to search for a new car! Dealers are stocking up on new models and anxious to get rid of their 2019 and older models.

You may be pre-approved for an auto loan from UCSCU! Visit our website at www.UCSCU.org/MyAutoRate and get your pre-approval certificate today! Or if you purchased a vehicle recently, you can refinance at your special rate! Rates as low as 2.99% APR* and terms up to 84 months! See credit union for full details!

*APR=Annual Percentage Rate. Rates and terms subject to change. Rate displayed includes .25% discount for automatic payments from your UCSCU account. Other terms and conditions apply. Final rate is based on collateral type and term of loan.



CEO Message

We hope everyone had a happy holiday season. The New Year is upon us, and I'm sure the top item on everyone's resolution list is to save more money. I encourage you to take advantage of the low rate environment with a home equity loan to shorten your mortgage term, convert variable rate loans into fixed rates, or refinance your higher rate mortgage and other loans into our lower

rates. Place your monthly savings in a higher yield deposit account. This will help you get one step closer to your financial goals.

Thank you to our members' continued support and the hard work and dedication of our credit union staff members. Thanks to all, we have closed out another successful year at the credit union. We look forward to serving your needs for many more years to come.

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

Martin Luther King, Jr. Day, Monday, January 21
President's Day, Monday, February 18
Federally Insured by NCUA | Equal Housing Lender

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, 2020, 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.

Save with TurboTax



We've partnered with Love My Credit Union Rewards and TurboTax to offer our members great savings on TurboTax products. Visit our website for the opportunity to save up to \$15 on TurboTax federal products!



TurboTax guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. And with TurboTax Live,

you can even talk with a tax professional onscreen for unlimited advice and a final review of your return. See website for full details.

Offer may change or end at any time without notice. Actual prices are determined at the time of print or e-file and are subject to change without notice. Savings and price comparisons based on anticipated price increase. Special discount offers may not be valid for mobile in-app purchases.

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