



UNIVERSAL CITY STUDIOS  
CREDIT UNION

# Reel News

## 2nd Quarter 2018

Tax Loans

Save the Date! Annual Meeting

Real Estate Loans

Credit Card Pre-Approval Offers



## Tax Loans as Low as 6.9% APR



Owe on your federal or state taxes this year?

Universal City Studios Credit Union can help with loans up to \$15,000! We are offering a special rate through March 31, 2018, with rates as low as 6.9% APR for terms up to 48 months.

For more information, or to apply for a tax loan, contact us at (888) FOR-MYCU (367-6928), online at [www.ucscu.org](http://www.ucscu.org), under Loans, Personal Loans, or stop by a branch.

*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.*



## CEO Message

It's hard to believe, but the first quarter of 2018 has just sped by! This year has been off to a great start and I'm proud of the achievements of our staff in helping you achieve your financial goals and dreams.

2018 is set to be a fascinating year—we're in a healthy (and growing!) economy with low unemployment and

rising rates. Despite all the positive growth, it's always important to make sure you're making the best financial decisions for you and your family. The good news is—that's what we're here for!

If you're thinking of locking in a low rate for your mortgage loan, or doing some smart refinancing of existing debt or tax liability, we're here to help you plan for the future. Be sure to talk to one of our loan officers or member service representatives for more information today!

## 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](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

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](http://www.UCSCU.org)

## Office Closures

Memorial Day, Monday, May 28  
Independence Day, Wednesday, July 4  
Labor Day, Monday, September 3

Federally Insured by NCUA | Equal Housing Lender

## Save-the-Date!

Join us for the Universal City Studios Credit Union Annual Meeting. This year's event will be held Wednesday, April 18, 2018 at 12:30 p.m. at the Burbank branch.

## Hurry! Low Real Estate Loan Rates Won't Last Long



The Fed has been raising interest rates with plans to increase rates even more throughout the remainder of this year. Now may be your best last chance to lock in a low-interest rate with Universal City Studios Credit Union. Our first mortgages offer flexible terms from 10 to 30 years, with competitive rates, perfect for buyers and refinancers alike.



Use our handy real estate loan rate calculator to estimate what your first mortgage rate would be today! <https://ucscu.mortgagewebsite.com/CheckRates>

For more information, or to apply for a first mortgage, contact us at (888) FOR-MYCU (367-6928), online at [www.ucscu.org](http://www.ucscu.org), under Loans, then Home Loan Center, or stop by a branch.

Certain conditions and restrictions apply; your rate may be higher than estimated. Final rate is based on creditworthiness, home value/equity, and terms of the loan.

## Credit Card Pre-Approval Offers



It may seem like a good deal to take advantage of that new credit card offer you receive in the mail, but be sure to read the fine print. Many of these card offers have annual fees up to \$150 and can charge interest up to 24%, and higher!

Your best bet for new and transferring debt is a Universal City Studios Credit Union Visa Credit Card. We offer incredible rates as low as 6.9% APR. You can pay off your high-interest credit cards and loans to save on costly interest charges. Best of all, you can earn and redeem Rewards at the same time!

### UCSCU Visa Card Features:

- Worldwide acceptance at more than 28 million locations
- Free Internet Branch online account access
- Travel Insurance for Platinum Cardholders: \$250,000 Travel Accident Insurance and Auto Rental Insurance

For more information, or to apply for a Visa Card, contact us at (888) FOR-MYCU (367-6928), online at [www.ucscu.org](http://www.ucscu.org) under Loans, then Credit Card, or stop by a branch.

*\*APR = Annual Percentage Rate. Rates subject to change at any time. Please call to obtain current rate information. Rate includes a .25% discount for Automatic payment from your UCSCU account. Certain conditions and restrictions apply. Final rate is based on creditworthiness and term of the loan. Maximum vehicle loan financing includes tax, title, and license, Mechanical Repair Coverage, Credit Life and Disability Insurance. Not all members will receive the lowest interest rate. Rates, terms and loan amounts are based on approved credit and determined by a managed risk program. All rates and terms are subject to change without notice.*

*\*\*No annual fee. Twenty-five day grace period on all purchases. No Cash advance fee. Minimum payment is 2.5% of outstanding balance or \$25 Maximum Credit Line is \$20,000.*

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