



UNIVERSAL CITY STUDIOS
C R E D I T U N I O N

Reel News

2nd Quarter 2019

Tax Relief Loan

Annual Meeting Save the Date

Home Loans

Credit Cards



Tax Relief Loan

 Don't stress out over tax time! We're offering a special rate on a personal loan you can use to make sure this tax season is stress-free. Whether you're looking to refinance debt or balance out upcoming tax liabilities, we're here to help. Call us for more information on how we can help you!

- Rates as low as 10% APR*
- Borrow up to \$15,000
- Terms as long as 60 months

Applying is easy, just call us, visit www.ucscu.org or stop by our branch. Hurry, this offer expires April 30, 2019!



*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

The biggest financial news this past quarter came as no surprise, the Federal Reserve did not raise rates and have indicated they expect rates to remain relatively flat for the remainder of the year. This is good news for new home buyers looking to lock in at the still historically low interest rates. This also still may be a good year to refinance your home and take advantage of your home's equity. Recent realtor reports on home values

in Los Angeles show a modest increase of 3% in the last 12-months. In combination with previous year value increases, many home owners could be sitting on a lot of untapped equity. I encourage members to investigate their homes equity to see if they may be able to pay off other debt such as credit cards, auto, and student loan debt with a much lower interest home loan. This will not only save you money, but improve your credit.

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

Memorial Day, Monday, May 27

Federally Insured by NCUA | Equal Housing Lender

Save-the-Date!

You are cordially invited to attend our 2019 Annual Meeting of Members. Join us Wednesday, April 17 at 12:30 p.m. at the Burbank branch located at 175 E. Olive Avenue, #100.

Items of business include election of the Board of Directors, Election of the Supervisory Committee Members and other business that properly comes before the meeting. You can vote (one vote per member) if you are a member in good standing as of April 17, 2019.

We look forward to seeing you there!

We Have the Home Loan For You!



We offer a variety of home loans to help you and your financial needs.

We offer first mortgages for a variety of terms, including the always popular 15, 20, and 30-year loans. Our loans have competitive rates and flexible options, all designed to fit your individual needs.



If you have a home loan with another lender, we have options that may save you money. Count on us for great rates and personalized services. Swap out your old loan for a better one by refinancing your mortgage with us today!

Finally, your home's equity can help with financing a major purchase or dealing with life's surprises. With UCSCU, we offer a Home Equity Line of Credit (HELOC) that has no annual fee and you pay interest on what you borrow, not the line amount.

Ready to apply? Visit our Home Loan Center at www.ucscu.org/loans/home-loan-center or call us at 800-FOR-MYCU for more information.

UCSCU Credit Cards



Our complete line of competitive rate credit cards make it easy to select the card that best fits your purchasing and payment needs.

Our cards offer great features including online account access, travel accident and auto rental insurance and worldwide acceptance at more than 28 million locations.*



Visit ucscu.org/loans/credit-cards for more information and to apply online!

**Offers, rates and benefits vary based on card type. Rate are subject to change. Approval based on credit score.*

Download Today @ UCSCU.org/mobile

