



UNIVERSAL CITY STUDIOS
CREDIT UNION

Reel News

3rd Quarter 2018


Skip-A-Payment

Auto Pre-Approvals

Rising Real Estate Rates



Take a Vacation from your Loan

 Universal City Studios Credit Union offers a unique Skip-a-Pay program that allows you to defer a monthly payment on eligible consumer loans (e.g., auto and personal loans) for just \$30 per loan. The skipped payment is then added to the end of your loan, without affecting your credit.

Take a break from your loan payment and apply for Skip-a-Pay today! For more information, call us at (888) FOR-MYCU.

Skip-A-Pay offer is valid for members in good standing. No delinquent accounts within the last 24 months. Subject loan must be current. This

form amends the specified loan agreement between UCSCU and the Borrower. Payment "skips" cannot be used for UCSCU home loans, home equity loans or line-of-credit accounts.



CEO Message

The U.S. economy continues on its positive trends. The Federal Reserve raised rates again as planned, continuing their trajectory of increases to normalize interest rates. Economists predict several more rate increases are on the horizon. What this means to members is, if you have any near future plans for borrowing, now may be the best time—before rates rise even further.

Whatever your lending needs, home, auto, personal, Universal City Studios has a loan to meet your needs. To learn more, or review Universal City Studios CU's complete list of loan rates, visit our website and select Loans.

On behalf of Universal City Studios CU, we wish you a safe and fun-filled summer.

Thomas Ott, President/CEO

Management

Thomas OttCEO
Jesse Lopez Executive Vice President
Brian HollisterDirector 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

Independence Day, Wednesday, July 4
Labor Day, Monday, September 3
Columbus Day, Monday, October 8

Federally Insured by NCUA | Equal Housing Lender

Convenient Auto Pre-Approvals



No one likes the hassle of dealer financing. Why not avoid the haggle and get pre-approved before you buy. Universal City Studios offers convenient pre-approvals, so you can be prepared when you shop and quickly close the deal on your new or used car.

We offer flexible terms up to 84 months and pricing that includes up to 120% financing on the vehicle purchase price or Kelly Blue Book retail price. Financing includes tax, title, license, and add-ons such as Mechanical Repair Coverage, GAP Insurance, Credit Life and Disability Insurance. To learn more, or review Universal City Studios CU's complete list of auto loan rates, visit our website and select Loans. Or, call us at (888) FOR-MYCU.



Rates for all vehicle loans are based on the year of the vehicle. Certain conditions and restrictions apply; your rate may be higher. Final rate is based on creditworthiness and term of the loan. Not all members will receive the lowest interest rate. Rates, terms and loan amounts are based on approved credit and are determined by a managed risk program. All rates and terms are subject to change without notice.

What Rising Rates Means for Real Estate



Real estate market trends indicate an increase of 12% in the median home sales price over the past 12 months in Los Angeles. This growth



may be an opportunity for members to use new home equity to their advantage. If you are considering refinancing your first mortgage for cash out, rates won't be staying this low, so now could be your best last chance to refinance.

If you have plans for home improvement, need money for college tuition, or wish to consolidate debt, consider a shorter term home equity loan or line of credit.

To learn more, visit our website and select Loans, then Home Loan Center. There is a brief form to complete to learn your rate. Or, call us at (888) FOR-MYCU.

Download Today @ UCSCU.org/mobile

