



UNIVERSAL CITY STUDIOS
CREDIT UNION

Reel News

3rd Quarter 2019

Summer Skip-A-Payment

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Summer Skip-A-Payment



Take advantage of Skip-A-Pay from Universal City Studios CU and have extra cash on hand! Simply fill out our easy online application and for just \$30 per loan you can skip your loan payment! Please note this offer is good for consumer loans only. For more information, visit ucscu.org/skip or call at (888) FOR-MYCU.

Skip-A-Pay offer valid to members in good standing. No delinquent accounts within the last 24 months. Subject loan must be current. Skip-A-Pay 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 to remain healthy with the Fed committed to not raising interest rates in the foreseeable near future. This is a strong contrast to their position in December 2018. In 2019, the Fed has focused their attention on growth rather than inflation, with little concern over inflation in the near future.

Locally, Los Angeles real estate market trends indicate an increase of 2% in the median home sales price growth the past year. This signifies a slowdown in the rise of property values. The deceleration in appreciation

should allow some first time home buyers to enter the market while still ensuring existing homeowners can take advantage of their existing equity while we remain in a low interest environment.

With summer here and the onset of vacations and travel for many, we want to encourage you to be safe when using your Visa debit or credit card. It's also a good idea to notify the credit union in advance to inform us that you will be traveling.

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, Thursday, July 4
Labor Day, Monday, September 2

Federally Insured by NCUA | Equal Housing Lender

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.

Home Equity Line of Credit



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.



For a limited time, get a \$100 Home Depot gift card when you fund your HELOC with UCSCU.

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.

**\$100.00 Home Depot Card: To be eligible for the \$100 Home Depot Gift Card, members must fund a new HELOC loan with the Credit Union during the promotional period.*

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