

Reel News

4th Ouarter 2017

Personal Holiday Loans Lock in Your Rate Today! Auto Loan Pre-Approvals Drawing Winners



Helping You Feel Stress-Free this Holiday Season

The holiday season is upon us and your friends at UCSCU want to help you make the most of it. Whether you want to plan a vacation, consolidate bills before the relatives appear or pamper yourself with some personal expenditures, let us help you finance your "wish list" so you can be stress-free this holiday season!

Our personal holiday loans are a perfect fit for what you need. You may borrow up to \$15,000 with our competitively low rates as low as 9.00% APR* and fixed payment plans.

We offer loans for every holiday need. Our competitive rates, flexible options and outstanding service are all included. Just visit www.UCSCU.org to fill out an online application today.

*APR=Annual Percentage Rate. Certain conditions and restrictions apply; your rate may be higher. Final rate is based on creditworthiness and term of the loan. Offer expires 12/31/17.





CEO Message

As we approach the end of our 90th anniversary year, we want to thank you for making this year be so memorable. We've

been proud to pass on a variety of savings through our anniversary-themed promotions and we've connected with our community at a deeper level. We thank you for your partnership! Credit unions are financial Cooperatives that exist for the benefit of their members—what makes us special is how we give back to you in the form of lower rates and fees. We also work hand-in-hand with you to make sure you're take care of—not just for the past 90 years, but for the next 90 years as well!

Thank you for your continued membership and I wish you all a warm and happy holiday season!

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

Websitewww.UCSCU.org

Office Closures Columbus Day, Monday, October 9 Veterans Day, Friday, November 10 Thanksgiving Day, Thursday, November 23 Day after Thanksgiving, Friday, November 24 Christmas, Monday, December 25



Download Today @ UCSCU.org/mobile





Lock in your Rate Today!

With the holidays quickly on the way, it's important to remember that there's never a bad time to buy or sell a home or refinance your current one. The holidays make things a bit busier, but there's some great deals that can be found this time of year!

With talk of the Fed raising the interests rates later this year, it's also a great time to lock in a rate while they're still low. Buying a home at a lower interest rates means getting a lower payment, but if you're looking refinance, it can be a smart way to finance holiday expenses, save for a family trip or start off the year right by having some liquidity in your personal finances. Whatever your need, it's important to act now



while rates are still low, as they may not stay this low forever!

To learn more about our mortgage products or to get pre-qualified for a loan, visit us online at www.UCSCU.org and click on the Home Loan Center graphic or call (888) 367-6928. We will be happy to help you every step of the way!

Coming Soon: Auto Loan Pre-Approvals!

Most people expect to be spending this time of year, but how about saving money instead? The great news is that you can—by refinancing your current auto loan or buying a new or used vehicle from UCSCU!

What's ever better is that you may even be already pre-approved! In the coming months, be sure check our website or watch your inbox for more details on on how you can verify your pre-approval status!

Drawing Winners

Meet our special 90th Credit Union Anniversary drawing winners, who received amazing gift baskets in honor of our celebration. Pictured left to right: Nicholas Lombardo, Jonathan Justafort, Carol Jacob, Ofelia Duque (not pictured), and Marisela Haro (not pictured). Thank you to everyone who participated and made our anniversary celebration so special.







