



UNIVERSAL CITY STUDIOS  
CREDIT UNION

# Reel News

## 4th Quarter 2018

Back to School Loan

International Credit Union Day

Share Certificate Special

Mortgage Loans



## Ease Back to School Costs with a Loan from UCSCU!



Summer is at a close and with kids back to school. We understand the new school year expenses can be overbearing. There are new books, backpacks and lunch boxes, and no shortage of other school supplies to purchase for the year. Not to mention warmer fall and winter clothes for the kids.

We offer members loans with flexible terms up to 60 months with rates as low as 10% APR and amounts up to \$15,000.

Apply online today at [www.ucscu.org](http://www.ucscu.org) under Loans, Personal Loans, or Call 800-367-6928.



*\*APR = Annual Percentage Rate. Please call to obtain current rate information. Certain conditions and restrictions apply. Final rate is based on credit worthiness 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 determined by a managed risk program. All rates and terms are subject to change without notice.*



### CEO Message

The U.S. economy continues to do well. The Fed raised rates as projected, continuing the gradual climb to normalizing interest rates. If you have not refinanced your higher mortgage rate yet, now may be your best last chance before rates rise even further.

Also, if you have new equity you may want to tap into, now would be a good time to lock in a fixed rate before

rates get higher. Your home equity can be used for a vast number of things such as home improvements, debt consolidation, and college tuition. See our mortgage article in this month's newsletter for more information on how to apply.

On behalf of UCSCU, we hope you enjoy a wonderful fall season!

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

Columbus Day, Mon., October 8  
Veterans Day, Mon., November 12  
Thanksgiving, Thurs. and Fri., November 22-23  
Christmas Day, Tues., December 25  
New Year's Day, Tues., January 1

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# Celebrate International Credit Union Day—October 18, 2018



The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.



This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Check out the International Credit Union Day video at <https://vimeo.com/289091718>

## Share Certificate Special!



For a limited time, open a 36-month share certificate and receive up to 2.10% APY\* when you deposit new money. Offer good until October 31, 2018, so act now!

*\*APY = Annual Percentage Yield. Offer valid for new money only. All rates and terms are subject to change without notice. Deposits of \$500-\$49,999 earn 2.00% APY. Deposits of \$50,000+ earn 2.10% APY. See Credit Union for full details.*

## Now is the Time for Mortgage Loans



UCSCU offers a wide array of home loan products to meet your unique needs as a member. We offer 10-Year to 30-Year First Mortgages, Home Equity Lines of Credit, and even a fixed-rate Home Equity 2nd trust deeds to

keep your low rate low at 85% Combined Loan to Value.

Unsure of how much home you can afford or which loan term is right for you? We offer special calculators to help you determine the best fit for your financial situation.



For more information visit [www.ucscu.org](http://www.ucscu.org) under Loans, Home Loan Center, or Call 800-367-6928 and speak with a mortgage loan specialist.



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