



UNIVERSAL CITY STUDIOS
CREDIT UNION


Reel News

4th Quarter 2019

Holiday Skip-A-Payment
Auto Loan Pre-Approvals
HELOC \$100 Gift Card Extended
Love My Credit Union Rewards



Holiday Skip-A-Payment

 Take advantage of Skip-A-Pay from Universal City Studios CU and have extra cash on hand for the holidays! 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 (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

On behalf of UCSCU's Board of Directors and management team, we hope you had an enjoyable summer and welcome you to fall.

I am proud to announce the credit union received a five-star Bauer Financial rating for 2019, placing UCSCU as one of the top credit union performers in the nation. Bauer Financial is an independent financial company that rates the performance of banks and credit unions. The independent rating helps to assure members, and the public, that we are managing our member funds safely and securely.

The Federal Reserve lowered rates again as anticipated. This means new opportunities for refinancing first mortgage and home equity loans. If you are paying above 4% on your first mortgage or home equity loan, UCSCU may be able to reduce your interest rate and your monthly payment. Please give us a call to go over refinancing options.

Thank you for your continued membership and we look forward to serving you in the future.

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

Columbus Day, Monday, October 14
Veterans' Day, Monday, November 11
Thanksgiving, Thursday, November 28
Day after Thanksgiving, Friday, November 29
Christmas Eve, Tuesday, December 24
Christmas Day, Wednesday, December 25
New Year's Eve, Tuesday, December 31 (closed 1pm)
New Year's Day, Wednesday, January 1

Federally Insured by NCUA | Equal Housing Lender

Auto Pre-Approvals



Just in time for the holidays! Get pre-approved before you buy your next vehicle!

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.

Visit our website for more information. 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.



Plus, we've extended the offer for you to get a \$100 Home Depot gift card when you fund your HELOC with UCSCU! But hurry! This offer won't last much longer!

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.*

More Savings. More Possibilities.



You already know being a credit union member makes you more than just a faceless number attached to your accounts. It means being part of a community and sharing the good things with each other. That's why we keep finding ways to share the love of that community over and over again with exclusive credit union member only rewards and savings.

Right now, you can get unique cash rewards from Sprint.

With Love My Credit Union rewards, credit union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.



Sprint Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

Be on the lookout for our Visa® Pre-Approval offer coming soon!

Download Today @ UCSCU.org/mobile

