




Reel News

1st Quarter 2017

Winter Auto Loan Pre-Approval
CEO Message
Mortgage 1st/2nd Refinancing
Credit Union Volunteers Wanted
Attention IRA Participants



Auto Loan Pre-Approvals are Here!

 We understand that purchasing a new or used car at the dealership can be a hassle. That's why we offer Pre-Approvals! Before you buy, you can save time and the headache of going back and forth with a dealer's finance office when you have your Pre-Approval certificate in hand before you buy.

Checking your Pre-Approval status is easy—visit www.UCSCU.org/MyAutoRate and you'll find out instantly!

If it's easier to call or stop by a branch, we can help you figure out:

- The loan amount you qualify for
- Available terms and interest rate options
- A payment that works best for your budget



Don't forget to check out our Guaranteed Asset Protection and Mechanical Breakdown Protection to protect your investment! For more information, call (888) 367-6928 or stop by one of our convenient branches.



CEO Message

As another successful year draws to a close, we want to thank our members for their loyalty. Our accomplishments are a direct result of your trust in us! We promise to continue to deliver new products and services that will

be of great value to you. We are here to help you meet your financial goals, while providing superior member service.

Happy Holidays from the staff and management. We look forward to serving you in 2017 and wish you all a prosperous and healthy New Year!

Management

Thomas OttCEO
Jesse Lopez Executive Vice President
Brian HollisterDirector of Finance
Ann Babich VP of Operations

Loans

Norma Rubio, 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

Martin Luther King, Jr. Day, Monday January 16
Presidents Day, Monday February 20

Federally Insured by NCUA | Equal Housing Lender

We Refinance 1st and 2nd Home Loans!



Just a friendly reminder that home equity is still on the rise. This means it's still a great time to refinance your first or second to pay off debt, pay for college, make home improvements or simply lower your rate and payments.

To learn more, visit **www.UCSCU.org**, select Loans and Home Loan Center, call (888) 367-6928 or stop by one of our convenient branches.

Wanted: Credit Union Volunteers!



As a member of Universal City Studios Credit Union, you may know that the credit union is run not only by paid staff, but also by volunteers who serve on the Board of Directors and the Supervisory Committee.

If you would like to be considered as a candidate for either the credit union's Board of Directors or Supervisory Committee, please submit your name, telephone number and written statement of qualifications (not to exceed 500 words) to:

Nominating Committee, c/o Ann Babich, Universal City Studios Credit Union 175 E. Olive Avenue, #100 Burbank, CA 91502

Only self-nominations may be submitted. Please specify whether you wish to be considered as a candidate for the Board of Directors or the Supervisory Committee. Failure to clearly designate may cause your application to be rejected.

This information must be received by the credit union no later than February 28, 2017, to be considered by the Nominating Committee. You will then be contacted to arrange an interview with the Nominating Committee. In accordance with credit union bylaws, only candidates certified by the Nominating Committee are eligible to be elected and will appear on the Annual Meeting Ballot.

Attention IRA Participants

Withholding Notice – Please Read!



Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

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