



UNIVERSAL CITY STUDIOS
CREDIT UNION

Reel News

2nd Quarter 2016

Low Fixed Rate Visa Cards

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UCSCU's Low Fixed Rate Visa Card is Here!



Life is meant to be enjoyed, but how can you enjoy it when you may be losing money every time you reach into your purse or wallet and use your high-interest, variable rate credit card? When you stop to think about it, everyday items like groceries trips, restaurant visits, movie nights and weekend game tickets shouldn't come with hidden fees!

But don't worry, we've got you covered! Take a minute and find the interest rate on your last credit card statement, then you'll see exactly how a UCSCU

Celebrity, Classic or Platinum Visa Credit Card can save you money with low FIXED INTEREST RATES. Our card options also come with no balance transfer fee and fixed rates as low as 6.90% APR*! So what are you waiting for? Contact a friendly member service representative for details or apply online now!

**APR=Annual Percentage Rate. All loans subject to credit approval. Visa credit card rates and benefits subject to change at any time. Visit www.UCSCU.org for complete terms and conditions.*



CEO Message

"We are always expanding and improving our services to our members. For example, we have a newly expanded mortgage

department which offers 1st and 2nd trust deeds, equity lines of credit, refinancing, consolidation, and other services at competitive rates. For a limited time, members can contact us for a free computerized analysis of the value of your property. Currently, members can use the online banking function through our web site, but within

the next four months, we will offer our members our own unique "App" which will allow remote transactions and transfers, with the ability to send money to other accounts of all types and to remotely deposit monies from other institutions. Ultimately, all forms of remote deposit are being considered and developed. We're not just keeping pace with trendy banking developments. We're giving our members what they want and what they need from their financial institution with a "people helping people" attitude.

Annual Meeting

Your are cordially invited to attend our 2016 Annual Meeting of Members!

April 20, 2016 at 12:30pm
UCSCU Downtown Burbank
175 E. Olive Ave., #100, Burbank, CA 91502

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

Memorial Day, Monday May 30
Independence Day, Monday July 4

Federally Insured by NCUA
Equal Housing Lender

HELOC Program



When you have real estate needs, UCSCU has a variety of mortgages and mortgage-related services like HELOCs for our members. No matter if you're a first-time home buyer, looking to refinance or need to access your home's liquidity, we can help by offering you:

- Get instant quotes for mortgage products
- Start the mortgage application process
- Presenting you with articles to help you make informed choices
- View current rates and much more!

Ready to get started? Visit www.UCSCU.org and navigate to our interactive Home Loan Center to start your application or get more information!

Mobile Banking Coming Soon!



Mobile banking is coming soon! Access your account on any smart phone or tablet and locate the nearest CO-OP ATMS and more!

Other great benefits include convenient account summaries, access account transaction history, make transfers and pay bills.



Financial Education



It's that time of year when we're all settling our tax bill—or refund—with Uncle Sam and wondering what we're going to do once April 15th is over. Here's some helpful tips if you're anticipating a refund:

- Start or build an emergency fund
- Clear credit card debt
- Save for retirement
- Put a down payment on a new vehicle

If you need help figuring out the wisest ways to come up with a sound financial strategy post-tax season, we'll be happy to help!