



UNIVERSAL CITY STUDIOS
CREDIT UNION

Reel News

4th Quarter 2016

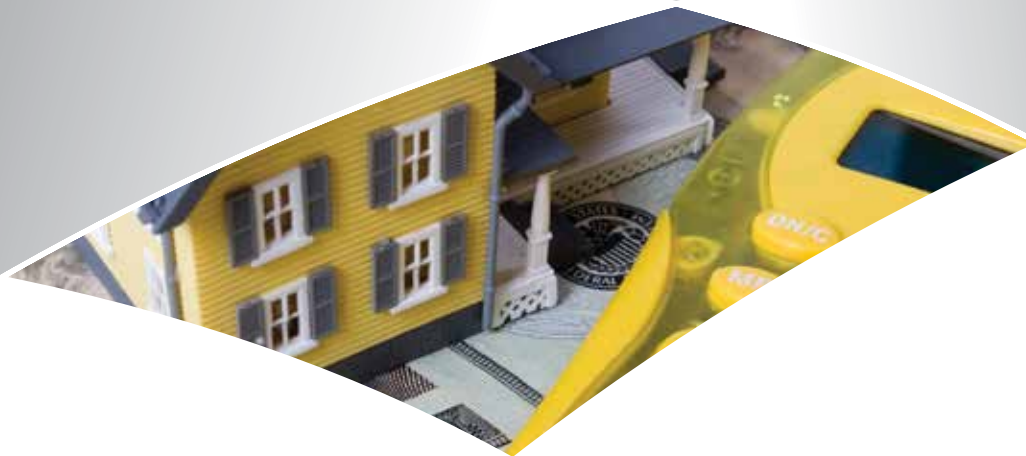
Home Loan Rate Watch

CEO Message


ScoreCard Rewards

Preparing for the Holidays

Holiday Pre-Approvals



No Place Like Home for the Holidays

 The year-end holiday season is a great time for family parties, gift-exchanging, entertaining and general merriment. But what about buying or re-financing a house? You may think this would be out of everyone's minds during the final months of the year, but oftentimes there's potential tax advantages if you close before year's end, less market activity due to busy holiday schedules and more motivated sellers willing to give concessions.

If you're looking for a home for the holidays, UCSCU has a great place for you to start—our **Home Loan Center**. It features an easy online application process, pre-approvals and many educational articles about what

to expect during the loan process. UCSCU also has a convenient **Rate Watch** feature that will do all the heavy lifting for you.



Visit www.UCSCU.org and follow these easy steps:

1. Click on Home Loan Center
2. Click on Check Current Rates
3. Fill out the Check Rates form and select Get Quotes
4. Click on the Rate Watch graphic and choose how often you'd like have your rates delivered to you

That's it! Now all you have to do is leave the work to us so you can enjoy the rest of your holiday season!



CEO Message

As we approach the holidays, we're filled with pride as we look back at the year and what a difference your credit union has made in the lives of its members. We launched Mobile Banking to give you greater convenience and access to your accounts, unveiled a dynamic pre-approval system

to help connect you with an auto loan or credit card with minimal paperwork and created an online portal for making payments by credit cards. We create these solutions because we care about your financial needs. As we look forward to spending time with friends and loved ones this holiday season, please know you're always in our hearts and minds. Happy holidays from UCSCU!

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

Columbus Day, Monday October 10
Veterans Day, Friday November 11
Thanksgiving, Thursday/Friday November 24/25
Christmas, Monday December 26

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Five Financial To-Do's to Prepare for the Holidays



The holidays are fast approaching. Season's greetings and good cheer are often coupled with extra expenses. Time spent with friends and family often includes travel, entertaining and gift giving. And just like gifts, the debt can start piling up. Keep yourself from turning into a holiday Grinch and follow our five financial steps to make the holidays merry and bright:

Plan Early. Map out what you plan to spend, and stick to it! Look ahead to what you will actually buy, from presents to decor to special foods.

Save a little at a time. Open a holiday savings account you can deposit money into all year round. That's money you can count on (with interest!)

Cash in rewards. Redeeming points for merchandise or gift cards is a smart strategy. Shop early and find out what promotions maximize your rewards.

Get real with the family. Watching loved ones open gifts is priceless...and pricey! Set boundaries, make a budget and resist the urge to keep buying.

Start baking, and get crafty. Stir your creative juices by giving homemade gifts or baked goods, which are often the most thoughtful and treasured.

ScoreCard Rewards



UCSCU has a great new benefit coming to our Visa cardholders this October! ScoreCard Rewards is a rewards program offering Points for qualifying purchases. Points can be redeemed for a variety of items, such as merchandise, airfare, hotels, travel packages, and more!

Stay tuned for more information on www.UCSCU.org in the coming months. Enrollment is easy and free, so get ready to get rewarded!

Just in Time for the Holidays...



...UCSCU Pre-Approvals are coming soon! Save time on applying for an auto loan or a Visa card by using our convenient online pre-approval system. Watch your mailbox for our pre-approval offers or visit our website to find out if you're pre-approved.

Speaking of holiday spirit, you can also take advantage of our Skip-A-Pay* and get extra cash on hand for holiday cheer. The cost is just \$30 per loan skip. Use our easy online application today at www.UCSCU.org/skip-a-payment or call us at (888) 367-6928 for more information.

**Please note this offer is good for consumer loans only. Offer not available on mortgage loans.*

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