

REEL news



4th Quarter 2015

Credit Union Access



Although we have two great branches, our credit union members also have access to more ATMs than any major bank, and they are "fee-free." As a credit union participating in the CO-OP® Network, our members have the use of 30,000 ATMs coast to coast. For many, the most convenient location is their local 7-Eleven® store. And, members are welcome at any ATM bearing the CO-OP® insignia, even if the machine is sponsored by another credit union.

All ATMs with a depository function can be used by members to make deposits into their credit union accounts. It's easy to visit our web page at www.ucscu.org and use our ATM locator. Just plug in your zip code and you'll get an instantaneous result, listing about 100 ATMs and their distance from you. You can also determine if they have depository capability. So, if you can't make it into one of our branches, or if you need service when our branches are closed, please take advantage of the CO-OP® Network of ATMs. You'll be glad you did.

Fall Fixes for the Home

Fall is a welcome reprieve from the oppressive heat of summer. It also offers homeowners all across the country a chance to ready their homes for cold weather, hard rains and all that cold seasons have to offer.

As the seasons change, once again it's time to perform some home maintenance. Here are nine yearly tasks that will help keep your household in working order when the temperatures drop.

- 1. Clean gutters:** Do so frequently. Clogged gutters can result in standing water and roof damage. Plus, if you clean them frequently, you're less likely to have to deal with decomposing leaves.
- 2. Mow and trim:** It seems counterintuitive, but fall is a wonderful time to both fertilize and reseed your lawn. A maintained lawn improves a home's value and saleability. Use this time to trim shrubs and grass one last time so that your yard stands out, even in a dormant season.
- 3. Prune trees:** With winter comes ice. With ice comes broken limbs. Take advantage of nice weather and cut back or remove precarious limbs. It only takes one heavy snowfall or ice storm to weigh down a limb and damage property.
- 4. Powerwash:** Driveways, sidewalks, decks and patios can get quite grimy during the summer. Invest in a powerwasher, and you'll be surprised how clean you can get them!
- 5. Outdoor living:** Some furniture is made to be stored during rainy or snowy seasons. Clear a place in your garage or shed for the items. Consider covering them with a tarp and storing cushions in vacuum sealed bags.
- 6. Heating systems:** Check furnaces and change filters. Not only will doing so boost efficiency, but you will save money in the process.
- 7. Check for leaks:** Recaulk around windows and doors to help prevent heat from escaping.



8. Fireplace: You don't want a chimney fire. Be sure to have your chimney swept or cleaned each year.

9. Piping: Check pipes for insulation to prevent freezing and bursting.

Every season holds different responsibilities for a homeowner. Be sure to stay on top of tasks each season to maintain your home's value!

Source: realtymtimes.com

Halloween Safety

Tips for trick-or-treaters

Make this year's haunted holiday as safe and fun as can be with these great tips:

- **S**words, knives and similar costume accessories should be short, soft and flexible.
- **A**void trick-or-treating alone. Walk in groups or with a trusted adult.
- **F**asten reflective tape to costumes and bags to help drivers see you.
- **E**xamine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.
- **H**old a flashlight while trick-or-treating to help you see and help others see you.
- **A**lways test makeup in a small area first. Remove it before bedtime to prevent skin and eye irritation.
- **L**ook both ways before crossing the street. Use established crosswalks whenever possible.
- **L**ower your risk for serious eye injury by not wearing decorative contact lenses.
- **O**nly walk on sidewalks or on the far edge of the road, facing traffic to stay safe.
- **W**ear well-fitting masks, costumes and shoes to avoid blocked vision, trips and falls.
- **E**at only factory-wrapped treats. Avoid eating homemade treats unless you know the cook well.
- **E**nter homes only if you're with a trusted adult. Otherwise, stay outside.
- **N**ever walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

Source: cdc.gov

Contact Information

Management

Thomas Ott.....CEO
Jesse Lopez.....Executive Vice President
Brian Hollister.....Director 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
(888) 367-6928
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Website.....www.ucscu.org

Holiday Hours

Columbus Day
Monday, October 12th – CLOSED

Veterans Day
Wednesday, November 11th – CLOSED

Thanksgiving Day
Thursday, November 26th – CLOSED
Friday, November 27th – CLOSED

Christmas Day
Thursday, December 24th – EARLY CLOSURE 2 PM
Friday, December 25th – CLOSED

New Year's Day
Thursday, December 31st – EARLY CLOSURE 2 PM
Friday, January 1st, 2016 – CLOSED



Sensible Savings Tips for Senior Citizens

In a world where expenses are on the rise every day, it's important for senior citizens – especially those on a fixed income – to spend smart and save more. Check out these tips:

- **Shop on senior citizen days.** You can save some big bucks in the form of discounts on designated senior citizen days at many grocery and department stores. Most stores discount your bill without your having to ask, but sometimes you may have to remind them.
- **Shop at charity stores.** Want to read a novel or purchase a gift for your grandchildren? Save some cash at a charity store, and contribute to an important social cause while you're doing it.
- **Buy generic items.** Most branded items carry the cost of the "brand image" and charge consumers more for it. So opt for the unbranded versions, especially food items, and enjoy big savings. Chances are you won't even notice any difference between the unbranded and name-brand versions!
- **Shop at dollar stores.** Cut costs by purchasing some items like coffee, tea, toothpaste and other essentials at dollar stores, which offer deep discounts.

- **Reduce gasoline costs.** Keep your auto maintained with regular tune-ups so that fuel efficiency is at its best. You can also save money by choosing regular gas instead of premium.
- **Save energy.** If you don't need to heat/cool all the rooms in your home, don't do it! Also save on energy costs by replacing old light bulbs with LED bulbs.
- **Save on insurance costs.** Many health and auto insurance companies offer great deals for people who are healthy and drive safely, so if that sounds like you, talk to your insurance company about the discounts that might be available to you!



College Students Are Ideal Victims for Identity Theft

If you're a college student, you'll want to read this!

When you think of someone who might have his or her identity stolen, the last person you envision is yourself or one of your peers. But that's exactly whom identity thieves target. College students are among the most vulnerable targets for several reasons. Look at these statistics to get an idea why:

- Nearly 49% of college students receive applications for credit cards on a daily or weekly basis.
- 30% of all students simply throw away received applications without destroying them.
- Almost 48% of college students have had grades posted "anonymously" by Social Security number.
- Approximately 30% of all students rarely, if ever, balance their checking accounts or reconcile their credit card statements.

Learn how to protect yourself from becoming a victim. With nearly 700,000 new victims each year, you can bet you're a target. These simple steps could save you from becoming a victim of ID theft:

- Shred all credit card offers.
- Shred all pre-printed checks that come with your credit card statement if you aren't planning to use them.
- Monitor your credit card bills and credit union/bank and investment statements closely. Use these to balance your checkbook and reconcile your credit card statement. If you notice strange or suspicious charges, contact your financial institution or credit card company immediately.
- Don't leave mail or personal financial records lying around your apartment or dorm room.
- Keep your Social Security number as private as possible. Request a randomly generated student ID number instead.

