

## Location & Hours

### Union Yes Federal CU

1918 W. Chapman, Suite 100  
Orange, CA 92868

#### Monday – Thursday

9:30 a.m. to 5:00 p.m.

#### Friday

9:30 a.m. to 6:00 p.m.

#### Saturday

9:00 a.m. to 1:00 p.m.

### Paramount

7844 Rosecrans Ave  
Paramount, CA 90723

ATM ONLY

### Whittier

12140 Rivera Road  
Whittier, CA 90606

ATM ONLY

## Phone Numbers

### General Information

(714) 704-2800  
or (888) 48-UNION (488-6466)

### Loan Information

(714) 704-2850

### 24-hour Audio Response

(714) 704-2880 or (800) 324-5222

### FAX

(714) 978-0965

### VISA (Lost/stolen after hours)

(800) 682-6075

### Website

[www.uyfcu.org](http://www.uyfcu.org)

### eMail

[info@uyfcu.org](mailto:info@uyfcu.org)

## Sweet Vehicle FINANCING DEALS

New Vehicles  
as low as  
**1.99% APR\***



Used Vehicles  
as low as  
**2.99% APR\***  
(2013 and newer)

Treat yourself to a sweet deal for new and used vehicle financing. Rates have started to move upward, and will continue to do so, but the good news is you can get a low rate now with UYFCU's limited-time-only vehicle financing promotion. Indulge in these sweet deals:

**New Vehicles:** Rates as low as **1.99% APR\*** up to 60 months, and as low as **2.99% APR\*** up to 84 months. 100% financing is available on approved credit.

**Used Vehicles:** Rates as low as **2.99% APR\*** up to 60 months, and as low as **3.99% APR\*** up to 84 months for vehicles 2013 and newer. 100% financing is available on approved credit.

**Car Buying Service:** Hassle-free and volume discounted pricing is available to you when you use Autoland for your next purchase. The best way to purchase a vehicle.

**Referrals:** Earn \$50 when you refer an eligible friend, co-worker, or family member for a car loan. All you have to do is have your friend mention your name when they apply for a loan, and when they fund their loan, you both will get \$50. Refer up to five friends and get up to \$250.

**Additional Services:** Mechanical Breakdown Insurance (MBI) and Guaranteed Auto Protection (GAP) are available on new and used vehicles, and at prices that are often 30%-50% below those offered by dealers.

These sweet deals won't last long. Simply fill out the attached loan application, or apply online at [www.uyfcu.org](http://www.uyfcu.org). This limited-time offer will end on May 31, 2017. Call the loan department at (714) 704-2850 for more details.

\*APR=Annual Percentage Rate. All loans are subject to approval. UYFCU offers a range of rates and terms based on creditworthiness, collateral, and amount financed. Rates above are based on FICO credit scores of 720 and above. Other terms and rates are available. This offer does not apply to existing UYFCU auto loans. Rates as of 4/01/2017 and are subject to change. Sample loan payment: \$395 (Based on \$22,500 new vehicle loan for 60 months at 1.99% APR).



## Is Your Family Ready to Buy or Sell a Home But You Do Not Know Where To Start?

You can now buy or sell a home through UYFCU's real estate program. UYFCU has partnered with Century 21 Beachside to help members facilitate the home buying and selling process. Mary Lou Adame-Martinez, Realtor with Century 21 Beachside, understands what it takes to help Credit Union members. But more importantly she understands that when you are buying a home every dollar counts. When you **buy** or **sell** through UYFCU's real estate program with Mary Lou you will get a 15% cash rebate at closing from the commissions Century 21 Beachside receives. This means more money in your pocket at closing for sellers, or cash back for buyers that can be used for anything such as new appliances.

Mary Lou has helped many members save thousands of dollars through this Rebate Program. Her most recent closing gave the member \$4,636 back in cash rebates for buying and selling property. But that's not all; when you

work with Mary Lou you are working with an agent that is a top producer. Mary Lou was recently awarded the Centurion Award through Century 21. In order to achieve this award, Mary Lou had to sell enough homes to place her in the top 2% in the entire country. You can also look up Mary Lou's five-star ratings on Zillow and see what other clients are saying about her.

Her experience in real estate is just what you need to achieve the results you want whether you are buying or selling a home. Call Mary Lou today for a complimentary consultation. Check out what a top producing agent can do for you! Mary Lou can be reached at (949) 690-7149.

BRE# 01915255

Each Office is Independently Owned and Operated. If your home is currently listed, please disregard this notice. This is not meant as a solicitation for your listing.



48898

## eStatements

Are you tired of getting too much mail at home? Do you want to get your statements quicker? We can help! Sign up for FREE eStatements on our website.

With eStatements you will save paper, reduce clutter, and have easier access to your account information. Once you sign up for eStatements you will no longer receive paper statements. Instead, you will receive an e-mail alert when current statements are ready to view. You will be able to view up to the last 12 months of your statements.

If you are already enrolled in home banking, simply click on the View eStatement tab once you are logged on. If you are not enrolled, it's easy to sign up. Simply enroll on our webpage at: [www.uyfcu.org](http://www.uyfcu.org).

## Turn Your Coins Into Cash – Fast!



Cashing your loose change is simple and convenient when you are a Union Yes FCU member. Bring in your loose coin and we will run it through our coin counter. You can get fast cash back, or deposit it to your account, either way it is free for our members.

## Does the State Have Your Money?

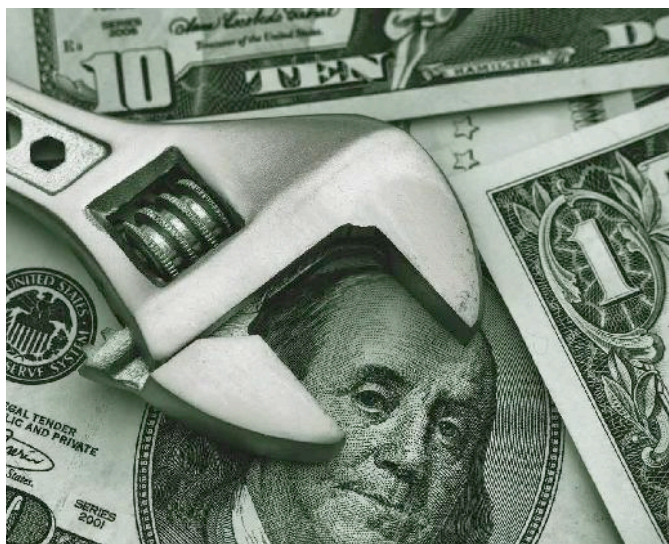
Perhaps you had an old savings account and you forgot to change your address when you moved. Or maybe you had a rebate or refund that was returned to the sender. Where does that money go?

By law, financial services entities (i.e., credit unions, banks, insurance companies, etc.) are required to send money from accounts with no activity and/or contact for at least three years to the State of California. The State will hold the

money until it is claimed by the rightful owner.

According to the California State Controller's website, the State of California is holding more than \$8 billion in unclaimed property belonging to 32.5 million individuals and companies. Go to the State website at [www.SearchTheVault.com](http://www.SearchTheVault.com) to find out if you or a family member has any funds owed to you. If you do find you have unclaimed property, there is no charge to file a claim.

## Is Your Money Working As Hard For You As You Worked To Earn It?



*Michael S. Busico  
Certified Financial  
Planner*

Unfortunately, interest rates have been hovering near all-time lows for several years. That's good news if you are a borrower, but not so good if you are a saver.

I may have low-risk options for your hard-earned money that will increase your nest egg while not disturbing your peace of mind. If you would like additional information, please do not hesitate to contact me for a free private consultation at (888) 513-4778 or (858) 336-3388, or inquire inside the credit union. I am available most Fridays at the credit union office, and other days by appointment. Make sure that you are not shortchanging yourself and that you are getting the most from, and making the most of, your money. You worked hard to earn your money, why not be sure it is working just as hard for you?

Sales of Investment Products offered through Michael Busico, of 1ST Financial Planning Group, Inc. and brokerage services provided through Gradient Advisors, LLC Investments are not NCUA/NCUSIF insured, and are not Credit Union guaranteed, and may lose value.

## UYFCU's Annual Meeting

You are invited to attend the Annual Meeting on Thursday, April 20, 2017, at 6:00 p.m. The meeting will be held at the Plumbers & Steamfitters Local 582 union hall which is located at: 1916 W Chapman Ave, Orange CA 92868. This year's agenda will include: an election for two board

positions, review of the 2016 annual meeting minutes, review of the annual report, and a drawing for prizes.

The nominating committee has recommended the following individuals: Greg Dick (Incumbent), and Nick Monios (Incumbent), who are currently running unopposed.

54867

### Board of Directors

- Nick Monios**, Chairman
- Patrick Spencer**, Vice Chairman
- Greg Dick**, Secretary
- Pete Gutierrez**, Director
- Jesse Martinez**, Director

### Supervisory Committee

- Xochitl Cobarruvias**, Chairperson
- Rose Whitney**, Member
- Christopher Hannan**, Member



## Credit Life/Credit Disability Policyholder Reminder

California Notice: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. 1217 CA/10

### Lucky Numbers

Win \$20! Random account numbers have been placed in this quarterly newsletter, so if you find your account number hidden in this **Blueprint** you are a winner. It's that easy; just call the credit union to claim your winnings.

## Holiday Schedule

Our offices will be closed in observance of the following national holidays:

**Memorial Day**  
Monday, May 29, 2017

**Independence Day**  
Tuesday, July 4, 2017