

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

eMail

info@uyfcu.org

Checking Accounts—The Credit Union Way



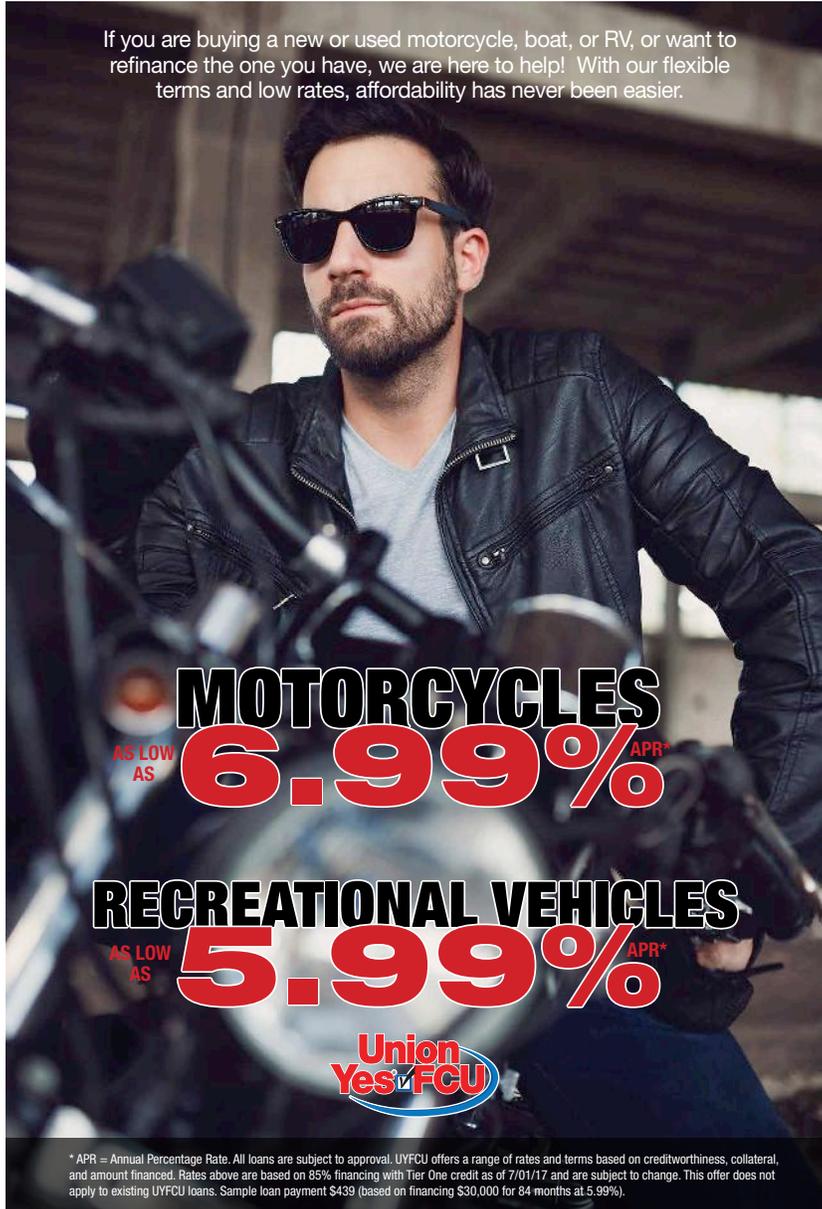
We are often asked, what sets UYFCU apart from other financial institutions? Some may say, great service, good products, exceptional employees, and great loan rates, and this may be true, but what really sets us apart is that we are always putting our members first. We try our best to serve our members straight-forward with no hidden fees or agendas, and with a friendly smile. We value our members and try to provide the latest products and services within our means. We wish every product and service could be free to all, but as we all know, the cost of doing business is expensive and we have to pay the price of the rising cost of fraud, bankruptcies, and general expenses. But one thing for sure is that as a non-profit cooperative, the earnings goes back to the members in the form of low-rate loans and low-cost services. One of the many great deals we offer is low-to-no-cost checking accounts.

UYFCU offers three different checking accounts types with different benefits to best meet your needs. Our most popular checking account is the Apprentice Checking and includes:

- Free online Bill Pay
- Free Debit Card with unlimited POS transactions
- 24/7 online account access
- Low monthly service fee of \$10 if your balance falls below \$250.00
- View copies of your paid checks online
- Seniors receive free checks and no monthly service fee
- No fees to talk to our friendly and knowledgeable staff

We do not have monthly quotas to meet, we do not push a product just to make an income. We offer products and services that we believe our members can benefit from. To open a checking account or get additional information on any of our other product and services, stop by our office or call (714) 704-2800.

If you are buying a new or used motorcycle, boat, or RV, or want to refinance the one you have, we are here to help! With our flexible terms and low rates, affordability has never been easier.



MOTORCYCLES
AS LOW AS **6.99%** APR*

RECREATIONAL VEHICLES
AS LOW AS **5.99%** APR*



* 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 85% financing with Tier One credit as of 7/01/17 and are subject to change. This offer does not apply to existing UYFCU loans. Sample loan payment \$439 (based on financing \$30,000 for 84 months at 5.99%).

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Avoid Unexpected Auto Repair Costs

Before you purchase your next vehicle, whether new or used, be sure to check with the credit union for a quote on our Mechanical Breakdown Protection program. There's nothing more frustrating than having your car's warranty run out the day before you have a major mechanical breakdown. And believe it or not, this really does happen.

Our program offers a complete package designed to protect you from expensive repair bills when mechanical failures occur — whether it's the transmission, suspension, air conditioning, or any one of the major systems that may need costly repairs or replacement.

There are many car dealers out there offering expensive extended warranties, but few cover you like our program. And the savings are rather substantial! Typically, the cost for one of our policies will be 30-50% less than those offered at the dealerships. In addition, our program provides some of the most extensive coverage available in the industry, as well as these great benefits:

- 24-Hour Road Side Assistance and Towing Coverage
- Rental Car Coverage
- Tire Damage Protection
- Trip Interruption

Mechanical Breakdown Protection is your best defense against unexpected breakdowns and repairs can be performed at any licensed repair facility in the United States and Canada.

Coverage is available on vehicles up to 10 model years old and up to 150,000 miles at time of purchase. Best of all, these plans are affordable and can easily be added to your auto loan. Contact a loan officer today to take advantage of this valuable program — and drive home your new or used car with peace of mind.

Did You Know?

You may use a non-UYFCU ATM location three times during a calendar month fee-free. After three withdrawals, a nominal fee will apply. Please note, even though we may not charge you a fee, the financial institution whose ATM you use may surcharge you. For locations to over 30,000 surcharge-free ATMs please visit www.co-opnetwork.org or text a zip code to **91989**, or call **(888)-SITE-CO-OP**.

Annual Privacy Notice: Since there are no changes to the credit union's Privacy Policy, a copy will not be sent out. You can obtain a copy of the Privacy Policy online at www.uyfcu.org by following the link at the bottom of the home page. To request a paper copy, please call us (888) 488-6466.



Ten Inexpensive Improvements to Help Your Home Sell

We can't stress enough how important it is to get your property in its best possible condition prior to offering it for sale. Everyone wants to sell their home in the least amount of time at the best possible price, right? The simple truth is that homes with great curb appeal and homes that are super clean, well maintained, and have pleasing decor sell faster and for more money than homes that don't measure up. It doesn't need to cost you a boatload of money; just work your way through this list to be certain your home is presented in its best possible light.

1. Make sure your lawn is manicured. Fill in bare spots in your lawn with grass seed, and eliminate as many weeds as possible. Trim all shrubbery, remove dead branches from trees, and remove/replace any old or dying bushes.
2. Declutter the garage. Buyers need to see that their cars will fit in the space. If you can't part with the stuff, then rent a storage unit for a few months while your home is on the market and store everything there that you don't need right away.
3. Declutter kitchen counters. Put away blender, canisters, rooster etc. Sinks, appliances and counter tops should sparkle! Fix any faucet leaks and replace any damaged appliance knobs. If your cabinets are outdated, new hardware may make them look considerably better.
4. Pack away everything that you are not going to need for the next few months. Neatly store in boxes or rent a storage facility. Remember that closets are never big enough, and the least amount of items that are taking up space, the larger your closets look.
5. Organize your clothes and shoes neatly on bars and racks. The more organized and clean the better!
6. Check all the basics around the house (doors, windows and cabinets, etc.) to make sure they don't stick, squeak or are loose, and that all the hardware is in good condition.
7. Apply fresh paint where needed. If a room needs repainting, use neutral-toned paint to brightened up the space.
8. Carpets, draperies, and furniture should all be professionally cleaned and looking their best.
9. Replace all burned out light bulbs.
10. Place air fresheners with a pleasant and mild scent around your home. Placing some cinnamon or other sweet spices on a piece of aluminum foil and warming them in the oven creates a pleasant smell too.

Use the common-sense approach to preparing your home to sell. All this cleaning and repairing takes time and energy, but is well worth it. All things being equal, the clean, well-maintained home will always sell faster and for more money. Call Mary Lou Adame-Martinez (BRE#01915255) at Century 21 Beachside for more great ideas on how to get your home ready to sell. Mary Lou will bring a professional designer to your home to help you get it ready to sell. Mary Lou has helped many Credit Union members successfully sell their homes for top dollar. Mary Lou can be reached at (949) 690-7149.

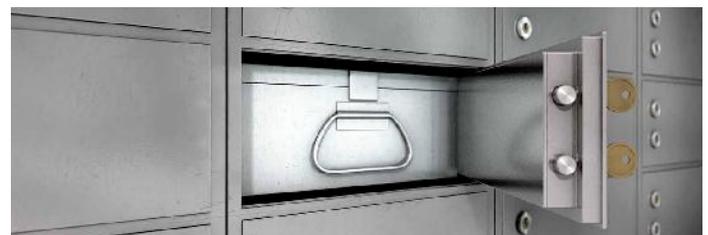
Each Office is Independently Owned and Operated. If your home is currently listed, please disregard this notice. This is not meant as a solicitation for your listing.



Better Safe Than Sorry!

Safe deposit boxes are an inexpensive way to protect your documents and valuables from theft, fire, flood, and natural disasters. For as little as \$25 per year (for a 3" x 5" box) you can protect all of your important documents and other valuables in our vault. Access is always easy and available during our normal business hours. We have six sizes available ranging from 3" x 5" to 10" x 10".

Some suggested items to keep secure in a safe deposit box includes: lease agreements, birth certificates, employee benefit records, jewelry, tax records, insurance policies, loan documents, marriage licenses, property deeds, rare coins and stamps, stock certificates, corporate & savings bonds,



trust documents, certificates of deposit, household inventory list, and photos of possessions. There are also things that you should never put in a safe deposit box, for example, anything you might need in an emergency.

Safe deposit boxes are available to members only. Renting a box is easy; just come into our office to sign-up.



Safety Net For Your Family

The number of Americans with individual Life insurance policies is at the lowest in 50 years. At the same time, life insurance continues to be rated high, important, and valuable by many American households. So, why is there so many uninsured? Perhaps it is due to budget constraints, not knowing where to get insurance, or simply not caring what will happen after one passes on.



Michael S. Busico
Certified Financial
Planner

Lately, I have seen people resorting to crowdfunding to raise money to pay for funeral expenses. Crowdfunding is an internet platform that allows a person to create and share an event through integrated social network links (Facebook, Twitter, email, etc.) in which they ask for donations for the event. Sometimes the

fundraising goals are met, and often times they come up short.

I do not believe crowdfunding is a good alternative to having life insurance, because it may not help your family maintain its standard of living in the event of a sudden death of a wage earner, and it will not give you security or peace of mind. Life insurance is the foundation to a good financial plan.

Choosing a life insurance policy is not always easy, as there are several types of life insurance plans. Which type is best for you depends on many factors such as age, family dynamics, finances, medical history, etc.

Seeking the help of a trained professional will ensure a life insurance plan that best fits your needs, goals, and budget. If you are interested in a free life insurance review, or need help with any other financial planning issue, please do not hesitate to call me at **(888) 513-4778**, or inquire at the credit union. I am available most Fridays at the credit union office, and other days by appointment.

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.

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Annual Credit Check Reminder

We recommend you check your credit periodically to verify the accuracy and resolve any discrepancies that may appear. You are entitled to a free copy of your credit report annually from Experian, Trans Union and Equifax. To obtain one or all three of your free annual credit reports online go to: www.AnnualCreditReport.com or you can contact each credit bureau directly by mail or telephone.

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:

Labor Day

Monday, September 4, 2017

Columbus Day

Monday, October 9, 2017

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

