

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 (Local 9400)

7844 Rosecrans Ave
Paramount, CA 90723

ATM ONLY

Whittier (Local 709)

12140 Rivera Road
Whittier, CA 90606

ATM ONLY

Gardena (Local 250)

18355 S Figueroa St
Gardena, CA 90248

ATM ONLY (limited Access)

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



Spring Fling car financing event is here! If you are in the market for a new or used vehicle, then Spring Fling is the solution for you. Like Spring, these rates will not last long, so apply today. Spring Fling means extra savings for you with rates **as low as 2.24% APR*** for new vehicles and rates **as low as 3.24% APR*** on used vehicles 2014 and newer. We also offer 100% financing on approved credit with terms up to 84 months.

Refinances. If you have a vehicle financed with another lender, you may be able to lower your rate and monthly payment by bringing your loan to UYFCU. If you purchased a new vehicle within the last six months, the new vehicle rates and terms will apply.

UYFCU can also save you money and time by buying a vehicle through one of our three car buying service companies. Enjoy hassle-free and volume discounted pricing when you buy through Autoland, Enterprise Car Sales, or our Red Book fleet dealer program. Just contact one of our knowledgeable loan representatives for detailed information.

Save even more money on Mechanical Breakdown Insurance (MBI) and Guaranteed Auto Protection coverage (GAP). MBI and GAP are available on new and used vehicles and our prices are usually 30% - 50% below those offered by dealers, and can be included in the financing of your new or used vehicle.

Don't keep this Spring Fling event a secret. Your immediate family members can take advantage of these members-only low financing rates too.

Applying is easy. Simply fill out the attached loan application, or apply online at www.uyfcu.org today. Like Spring, these rates will not last long, so complete your application by May 31, 2018, to take advantage of these low rates while they last. Call the loan department at (714) 704-2850 for additional 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 shown are based on FICO credit scores of 720 and above with a 60 month term. Other terms and rates are available. This offer does not apply to existing UYFCU auto loans. Rates as of 4/01/2018 and are subject to change. Sample loan payment: \$388 (Based on \$22,000 new vehicle loan for 60 months at 2.24% APR).



Sell Your Home! Save on Commissions!

Union Yes FCU has partnered with Century 21 Beachside to help credit union members buy or sell their homes. When you buy or sell your home through Mary Lou Adame-Martinez, at Century 21 Beachside, you not only get excellent Customer Service, you also save thousands on commissions. Call Mary Lou for details. But that's not all, when you list your home for sale with Mary Lou, she will:

1. Provide a designer to help you get your home ready to sell;
2. Hire a professional photographer;
3. Provide window cleaners;

4. Advertise in over 800 websites;

And much more...

Call Mary Lou at (949) 690-7149 for a complimentary consultation and to review the value of your home today. If you are in the market to buy a home ask Mary Lou about the down payment assistance program for first time buyers. 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.



UYFCU's Annual Meeting

Members are invited to attend the 2018 Annual Meeting on Thursday, April 19, 2018, 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 a

board position, review of the 2017 annual meeting minutes, review of the annual report, and a drawing for prizes.

The nominating committee has recommended the following individual: Patrick Spencer (Incumbent) who is currently running unopposed.

Sign-up for eStatements

Mailing statements each quarter and sometimes monthly to each member has become cost prohibitive to the credit union when user-friendly electronic delivery alternatives exist. We also believe in helping the environment wherever possible by reducing the amount of paper we generate every day. Electronic eStatements became available in 2015, and many members have already signed-up. If you are interested in signing up, just log-in to your account on our secure home banking system at www.uyfcu.org and click on the view eStatement tab and follow the simple instructions.

When it comes to your statements you have several

options to choose from:

1. Continue to receive paper statements and incur the \$1.50 fee for paper statement delivery;
2. Sign-up for electronic delivery of your statements through our home banking system;
3. Opt-out of paper statements by mail, and view online, or pick up in person on your next visit to the credit union office (signed form required).

Please note, primary account holders over sixty years of age, minors under 18 years old, and business accounts are exempt from the paper statement fee. If you need assistance with any of the above options, please feel free to contact us at (714) 704-2800.

Keep Your Account Up-To-Date

Be sure to update your address and contact numbers at the credit union when you move. For your protection, we do not accept address changes from the Post Office, or over the phone. Your signature is required to change or update information on your account.

For your convenience, there is a change of address form available on our website that can be completed and returned in person, by mail, or by fax. You can also update

your address by sending us a secure message in our home banking system. Please note, when you change your address on your home banking profile with us, you are only changing your profile, and not the records at the credit union. It is important to keep your account address up-to-date, as there is a \$5.00 processing fee for returned mail that is sent out by the credit union and returned undeliverable.



Michael S. Busico
Certified Financial
Planner

Individual Retirement Accounts

It is tax time again, and hopefully most of you have already filed, but for those who have not, you still have until April 15, 2018, to make an Individual Retirement Account contribution for the tax year 2017.

With taxes on your mind, now is a good time to plan ahead for your 2018 taxes and make sure you are not overlooking some potential tax and savings benefits. Contributing to a tax-deductible IRA account can help you save on your taxes by reducing your taxable income; therefore, reducing your taxes due. And best of all, you are preparing for a comfortable retirement. Here are a few IRA facts you may not know:



1. If you are age 50 or older, you can contribute an additional \$1,000 as a "Catch-up" contribution.
2. If you are self-employed, you can open a Simplified Employee Pension plan (SEP IRA).
3. A nonworking spouse can save for retirement too. If the other spouse is working, and the couple files a joint federal income tax return, the nonworking spouse can open and contribute to an IRA.
4. Alimony counts as earned income and may qualify one to be able to contribute to a tax-deductible IRA.
5. Even if you exceed the income threshold for a tax-deduction, you might be able to have a Roth IRA, or still make nondeductible contributions.

IRA contributions can be confusing as there are different types, many limitations, and strict rules. If you wish to seek the advice of a financial planner for this or any other matter such as estate planning, retirement planning, or long-term care, please feel free to contact me for a free private consultation at (888) 513-4778 or inquire the next time you visit the credit union office.

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.

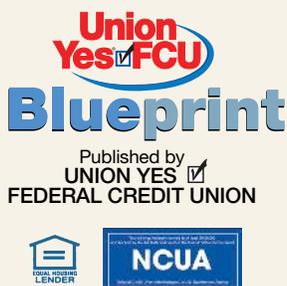
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Board of Directors

- 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 28, 2018

Independence Day
Wednesday, July 4, 2018