

## 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

## Discover the Convenience of Online Bill Pay

Save yourself the hassle of writing checks and mailing payments by paying all of your bills from one convenient site. Bill Pay is a *free* service from UYFCU that makes paying your bills quick and easy. With Bill Pay you can schedule payments to be paid now or on a future date, have recurring payments made automatically, pay a person (babysitter, gardener, friend, etc.), and transfer funds to another financial institution. Bill Pay also makes it easy to track your payments in one convenient location for better financial management.

To get started, log into your Online Banking Account and click on the “Bill Pay” tab to enroll your UYFCU checking account. Approval takes up to one business day and then you can start setting up your payees and schedule payments. Once your payees are set-up, a simple click is all you need to pay your bills.

You must have Online Banking access and an active UYFCU checking account to be eligible for our *free* Bill Pay service. View a demo for Bill Pay on our website, or call one of our knowledgeable and friendly member service representatives for additional assistance.



From Our Real Estate Agency Partner –  
Century 21 Beachside...

## Members Only Rebate Program

Union Yes FCU has partnered with Century 21 Beachside to help credit union members with real estate services. When you buy or sell a home through Mary Lou Adame-Martinez (BRE #01915255), you not only get excellent customer service, you can also save thousands on commission fees, because credit union members get a 15% rebate. Some members have sold a home, and bought another one with Mary Lou and have received the rebate on both sales.

Here is an example on how the rebate program works:

UYFCU member John sells his house for \$600,000 at 2.5% commission to the listing agent. With the credit union rebate program, John gets a rebate back for \$2,250. Now if John decides to buy a replacement home for \$800,000 and the commission paid is 2.5%, John would get an additional rebate of \$3,000 at close of escrow in which he can use towards his closing costs or whatever the lender allows. In this example that is a total rebate of \$5,250!

If you are thinking of buying or selling a home call Mary Lou first. She will walk you through the process and give you an estimated net sheet which will include the credit union rebate. She has helped many credit union members successfully with their real estate service needs. 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.



## Have You Checked Your Beneficiaries Lately?

When was the last time you checked who your beneficiaries are for your life insurance, retirement account, annuity, or bank account? You may think if your will is up-to-date, that is all you need. However, a beneficiary designation is a legally binding document, and it overrides your will. That means regardless of your current relationship status, and regardless of what your current will says, the funds will go to the person you named as your beneficiary whenever you last updated it—months, years, or decades ago. So, it is a good idea to review your beneficiaries annually for all your accounts and after any major life change such as marriage, divorce, or the birth of a child.



The advantage of adding a beneficiary (when available) is that when the account owner dies, the funds in the account go directly to the beneficiaries named and bypasses the sometimes long and costly probate process. You can add a beneficiary on most savings and checking accounts, whether it is yours alone or you own it jointly with your spouse. Most joint accounts come with what is called the “right of survivorship,” meaning that when one co-owner dies, the other will automatically be the sole owner of the account. So, if you and your spouse have a joint account, when the first spouse dies, the funds in the account will become the property of the survivor. If you add a beneficiary, it will take effect only when the second spouse dies.

Use careful consideration when choosing your beneficiaries. Do not just list the first name that pops into your head when you are filling out the beneficiary designation section of a form. If you have more than one child, or more than one brother or sister, be sure not to accidentally disinherit one of them by listing only one beneficiary for your account. You may choose multiple beneficiaries to inherit the money in your bank or retirement account—for example, your three children, all of your siblings, or two good friends. Each will inherit an equal share of the money in the account unless you specify otherwise. Naming a minor child as a beneficiary is okay, but you should think about what might happen if that beneficiary were still a child at your death.

Be sure that your current beneficiary designations reflect your most recent wishes. If you need help with this or estate or financial planning, 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.



Michael S. Busico  
Certified Financial  
Planner

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## 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.

## Board of Directors

**Greg Dick**, Chairperson  
**Patrick Spencer**, Vice Chairperson  
**Pete Gutierrez**, Secretary  
**Jesse Martinez**, Member  
**Xochitl Cobarruvias**, Member

## Supervisory Committee

**Rose Whitney**, Chairperson  
**Christopher Hannan**, Member  
**Hoby Lasko**, Member  
**Anthony Novello**, Member



## 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](http://www.AnnualCreditReport.com) or you can contact each credit bureau directly by mail or telephone.

**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.uycu.org](http://www.uycu.org) by following the link at the bottom of the home page. To request a paper copy, please call us (888) 488-6466.

## Holiday Schedule

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

**Labor Day,**  
Monday, September 3, 2018

**Columbus Day**  
Monday, October 8, 2018

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