



Blueprint

UNION YES FEDERAL CREDIT UNION

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



New Vehicles
 as low as
2.49% APR*

Used Vehicles
 as low as
3.49% APR*
 (2014 and newer)

Members-Only Loan Promo

Do you remember when a 5% to 6% new car loan rate was a good deal? Well, those days may be coming back as rates continue to rise. Rates are anticipated to continue to increase in the future and may even do so before the end of the year. You can't stop the rates from going up, but you can lock-in a low fixed rate loan now before they go any higher. If you are in the market for a new or used vehicle, or are going to be soon, consider getting it now. There is no better time than now, because low rates help keep your payments down, and dealers are marking down their current inventory to make room for new inventory. However, the best reason to act now is that Union Yes Federal Credit Union is offering a limited-time-only vehicle loan promotion with rates as low as **2.49% APR*** on new vehicles, and as low as **3.49% APR*** on used vehicles 2014 and newer. These low rates are also available for refinances, so if you have a vehicle financed elsewhere, with a higher rate, you may be able to save some money and lower your monthly payment.

In addition to low rates, we can help you save money on your next vehicle purchase by using our car buying service, Autoland.

Through their expansive auto network, they have access to an extensive inventory, giving them the buying power to find virtually any make, and model at a great value. This buying power and relationship with dealers lets them bring the power of "volume discounting" directly to you.

Don't forget to protect your purchase with Mechanical Breakdown Insurance (MBI), and Guaranteed Auto Protection (GAP). MBI and GAP are available at the credit union on new and used vehicles, and at prices that are usually 30%-50% below those offered by dealers.

This is a limited-time offer and will end on November 30, 2018. Simply fill out the attached loan application to get pre-approved. Your family members are also eligible to join the credit union and take advantage of this members-only special offer. 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 Tier One credit with a maximum term of 60 months. Other terms and rates are available. This offer does not apply to existing UYFCU auto loans. Rates as of 09/15/2018 and are subject to change. Sample loan payment: \$426 (Based on \$24,000 new vehicle loan for 60 months at 2.49% APR).

	New Vehicles		Used Vehicles (2014 & Newer)		Used Vehicles (2013 & Older)
FICO Score	12-60 months	61-84 months	12-60 months	61-84 months	12-60 months
720-850	2.49%	2.99%	3.49%	3.99%	5.99%
680-719	2.99%	3.49%	3.99%	4.49%	6.49%
660-679	3.49%	3.99%	4.49%	4.99%	6.99%



Owning a Home Means... *Backyard Liberation!*

We understand that when you have a growing family, you need to find a home that can grow with you. Not only can you access millions of properties at Marylou.C21.com, you can find important local neighborhood and school information as well. Need a first-time home buyer guide? Mary Lou will walk you through the process and what it takes to get you into your new home. Mary Lou has helped many members achieve their dream of homeownership.

If you have an existing home and want to upgrade or downsize she will also help you get your home ready to sell. Call Mary Lou Adame-Martinez, Realtor at Century 21 Beachside (BRE#01915255) at (949) 690-7149 to get started on the purchase or sale of your home. Mary Lou will also provide you with information on the credit union rebate program exclusive to credit union members and their families.

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. Information is deemed reliable but not guaranteed.



New Chip Cards Coming Soon

In the next few months, Union Yes Federal Credit Union debit and credit cards will come with an embedded chip that will provide you with enhanced security when using your card in a store or at an ATM. The primary advantage of chip card technology is that it provides stronger protection against "skimming," a technique in which criminals copy the magnetic stripe data and use it to create a counterfeit card. Here is how chip technology works: When a chip card is used in a chip activated terminal, the card is authenticated during the payment transaction.

While chip cards provide greater security from fraud than traditional magnetic strip cards, they are not a complete solution to card fraud. It is still important for you to guard your personal card information and be careful how you use your debit and credit cards both in person and online.

Union Yes Federal Credit Union is making this transition to better protect our members from card fraud. Stay tuned for more information about our new chip debit and credit cards over the next few months.

Happy HALLOWEEN Humor



Patient: Doctor, I think that I've been bitten by a vampire.

Doctor: Drink this glass of water.

Patient: Will it make me better?

Doctor: No, but I'll be able to see if your neck leaks.

Q: Why couldn't the ghost see its mom and dad?
A: Because they were trans-parents!

Q: What happened to the guy who couldn't keep up payments to his exorcist?
A: He got repossessed.

Q: What is a vampire's favorite sport?
A: Casketball.

Q: When does a skeleton laugh?
A: When something tickles his funny bone.

Q: What's it like to be kissed by a vampire?
A: It's a pain in the neck.

Q: Why do ghosts like to ride elevators?
A: It raises their spirits.

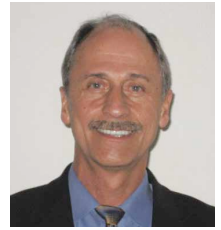
Q: What do you call witches who live together?
A: Broom-mates!

Top Ten Items for Your Financial Bucket List

The last thing you want to have happen when you depart this life is to burden your family with financial, legal and logistical problems. Here are 10 top tips from 1st Financial Planning Group to help you better prepare.

1. Have a will and update it periodically. A will designates executors, guardians, and beneficiaries, so it is important to keep it up to date. It is also important to let it be known you have a will.
2. Have a health care directive (living will). A living will is a medical directive written in advance that sets forth your preference for treatment in the event of your inability to. The document may be drafted to include when the directive should be initiated and who has the decision-making responsibility.
3. Have a power of attorney. You should name your spouse or a close friend or relative to have power of attorney for you. Whoever you designate will be authorized to manage your affairs, typically financial ones, if you are unable to handle them yourself.
4. Have life insurance. Purchase adequate life insurance for yourself now to help your family avoid financial pitfalls later. Determining how much life insurance to buy can be complicated, so it often helps to seek assistance from an insurance agent or a financial advisor.
5. Review beneficiary designations for your various financial accounts (bank accounts, retirement accounts, life insurance). Check periodically to ensure those named in your insurance policies, 401(k)s and other accounts are still relevant to your needs and wishes. Many people are under the misconception that if they have a will, they are covered. But, beneficiary designations in documents generally fall outside the scope of a will.
6. Specify where important financial account information is located. It may sound like an obvious thing to do, but few people keep a list of their important records. Keep a master list of all accounts, mortgages, insurance, retirement plans, health care plans, investment, creditors, etc. and review it annually.
7. Specify where important non-financial information and valuables are located. Important items can be the keys to a safe deposit box or storage unit, titles, deeds, etc.
8. Specify your final arrangements. Be sure your wishes are known as to whether you want cremation, where you want to be buried, and if you want to be an organ donor.
9. Have a list of professionals who assist you with your family's legal and financial affairs such as, insurance agents, attorneys, accountants, etc.
10. Explain to heirs how your trust works. Trusts are often a useful legal and estate planning device for protecting assets from estate taxes and providing a vehicle to be sure survivors get proper administrative and investment advice and counsel. If you do not have one already, it may be beneficial to add it to your list.

Your financial wellbeing is number one on 1st Financial Group's list. That is why I am available to assist you with updating any of these documents and many other financial planning items such as, estate planning, retirement planning, and long-term care. For a free no-obligation consultation, call me at (888) 513-4778 or inquire inside the credit union office.



Michael S. Busico
Certified Financial
Planner

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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



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:

- Columbus Day**
Monday, October 8th
- Veterans' Day**
Monday, November 12th
- Thanksgiving Day**
Thursday & Friday
November 22nd & 23rd
- Christmas Eve**
Monday, December 24th
(Close at 1:00 pm)

- Christmas Day**
Tuesday, December 25th
- New Year's Eve**
Monday, December 31st
(Close at 1:00 pm)
- New Year's Day**
Tuesday, January 1st