

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

NEED A NEW RIDE?



We can help! There is no better time than now to purchase a new or used vehicle, because Union Yes Federal Credit Union is offering a limited-time only vehicle loan promotion. For members only, rates are **as low as 2.74% APR*** on new vehicles and **as low as 3.74% APR*** on used vehicles 2015 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% to 50% below those offered by dealers, and can be included in the financing of your new or used vehicle.

Don't keep this special members-only financing 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. These special rates will not last long, so complete your application by May 31, 2019, to take advantage of these low rates. 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 4/01/2019 and are subject to change. Sample loan payment: \$393 (Based on \$22,000 new vehicle loan for 60 months at 2.74% APR).



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

New UYFCU Credit and Debit 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.

The new cards will have both an embedded chip and a magnetic strip to accommodate any situation. For best protection, always opt to use it as a chip card instead of

swiping the magnetic stripe. If a chip enabled terminal is available, follow these easy steps:

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep card in the terminal throughout the transaction and follow the prompts on the screen.
3. Remove your card when prompted and get your receipt.

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.

UYFCU's Annual Meeting

Members are invited to attend the 2019 Annual Meeting on Thursday, April 18, 2019, 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 board positions, review of the 2018 annual meeting minutes, review of the annual report, and a drawing for prizes.

The nominating committee has recommended the following individuals: Pete Gutierrez (Incumbent) and Jesse Martinez (Incumbent), who are currently running unopposed.

Beware of Tax Scams

In recent years, thousands of people have been scammed out of their hard-earned money and personal information to tax scams and fake IRS communications. The IRS does not initiate contact with taxpayers by email, text messages, or social media channels to request personal or financial information. The IRS will **NOT**:



- Call you to demand immediate payment. The IRS will not call you if you owe taxes without first sending you a bill in the mail.
- Demand that you pay your taxes in a certain way. For example, require that you pay with a prepaid debit card or gift card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in police or other agencies to arrest you for not paying.

Being able to recognize these scams could save you from being a victim. For additional details and more information about tax scams, log onto the IRS website at www.irs.gov.

Is a Comfortable Retirement in Your Future?

One of the greatest challenges when approaching your 60s is knowing when it is financially okay to retire. If you retire in your early 60s, there is a good chance that you will live for three additional decades (or more). That is why it is important to consider when the best age is to draw on your retirement account(s) and receive Social Security benefits. An important fact about Social Security is when you first start receiving retirement benefits, it will set the base for the benefits you will receive for the rest of your life.

The earliest a person can start receiving Social Security retirement benefits is age 62. However, the monthly benefit will be reduced to 72.5% of amount that would have been received if one waited until full retirement age. The full retirement age depends on the year of birth, and is somewhere between age 66 and 67. Social Security retirement benefits can be delayed beyond the full retirement age and benefits will continue to increase up to 124% of the full benefit amount if one waits until age 70 to receive benefits. After the age of 70, the monthly benefit will no longer increase, even if continuing to delay receiving benefits.



Michael S. Busico
Certified Financial
Planner



There are many other things that must also be considered when calculating for a comfortable retirement. Are you planning to continue to work after getting Social Security? If so, there are strict limits on earnings for those who continue to work between the age of 62 and full retirement age. Other considerations include, life expectancy, spousal benefits, and income needs.

There is no “best age” to retire at or receive Social Security benefits, as it is different for each individual and family circumstances. It is always best to make informed decisions. If you wish to seek the advice of a financial planner for this or any other matter such as estate planning, life insurance, 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.

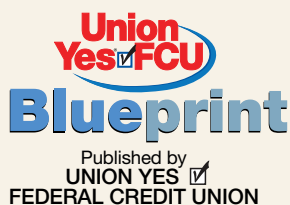
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Board of Directors

- 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:

Memorial Day
Monday, May 27, 2019

Independence Day
Thursday, July 4, 2019

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.