

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



WATCH OUT FOR SCAMS

Over the last few years, the Federal Trade Commission (FTC) has reported a growing number of complaints about scams. Crooks defraud millions of dollars from consumers with fake checks and fraudulent schemes, including foreign lottery scams, check overpayment scams, Internet auction scams, and secret shopper scams. Don't be a victim, or worse, don't let the crooks draw you into committing fraud for them. Here are 10 scam prevention tips to help you stay a step ahead.

1. Scammers often pretend to be someone you trust, like a government official, family member, or a company you deal with such as banks, computer companies, Internet companies, and utility companies. Do not respond to unexpected requests for money or give out personal information before contacting the company directly yourself.

2. Do online searches of companies or product names, or scenarios that you are dealing with. You can search the company name along with words like "scam" or "reviews," or search scenarios like "IRS call scam" or "overpayment scam."

3. Don't trust your caller ID. If someone is asking for your personal information or for you to pay a bill over the phone, even if the caller ID seems legitimate, hang up and call back to a number you know is genuine.

4. Don't pay in advance for a promise. Scammers may ask you to pay a fee upfront to mail your winnings, or for a debt relief loan, or to pay the taxes on a prize, or for mortgage loan assistance. If you do, you run the risk of losing your money and never seeing the promised goods.

5. Avoid "risky" payment methods, such as prepaid debit cards, reloadable cards, gift cards, and wires transfers through services like Western Union or Moneygram. Honest companies and government officials

would never require you to use these payment methods.

6. Be wary of "urgent" requests for money. Scammers want you to make decisions in a hurry, and often use urgent language or threats to motivate immediate payment. Slow down and check out the story and talk to someone in your family or a friend you trust about the situation.

7. Hang-up on robocalls, and recorded sales pitch calls. Don't press any numbers to speak to a person, or ask to be taken off the call list, as this could lead to more calls.

8. Be skeptical about free trial offers. Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy.

9. Don't deposit a check from an unknown person or company. If a check you deposit turns out to be fake or counterfeit, you are responsible for repaying it. Just because the hold (if applicable) comes off, that does not mean the check has cleared and will not come back. Nobody is going to give you free money, and if you were talked into depositing a check and received a kick-back, or a fee for doing so, your status has now changed from a victim to a criminal.

10. Don't give out your account number so scammers can make a deposit into your account. Scammers promise to deposit your winning, or money they have for you, however, instead of a deposit, they want your account number to do an electronic withdrawal of your funds.

Stay diligent in protecting your hard-earned money, and trust your gut feeling if something feels off. If you are contacted by scammers or if you get scammed, report it to the local authorities and file a complaint with the FTC at www.ftc.gov/complaint.

Insure Against Outliving Your Retirement Money

Annuities have been used by investors for hundreds of years to help protect their money and provide a secure financial future. They can be complex and selecting the right annuity can be a great addition to the products you use to protect your retirement funds. Annuities are insurance contracts. They come in different types and offer many options to meet a variety of financial objectives.

An indexed annuity can address both pre-retirement savings and post-retirement income needs. For example, if you are years away from retirement or are retired and have assets that don't need to produce income right away, an indexed annuity allows your savings to accumulate, tax deferred, until you choose to receive income payments. You decide how your money accumulates, at a fixed interest rate, an indexed interest rate, or based on the performance of stocks and bonds without the worry of stock market losses.



Michael S. Busico
Certified Financial
Planner

65246



You also select how you receive income, in a lump sum, payments over a specified number of years, or a steady income you cannot outlive. If you need a guaranteed income stream like a pension, an immediate annuity is another option that converts an initial lump sum of money into a series of monthly payments that begin within a year after enrolling. You can decide if you want to receive those income payments over a specified number of years or as a steady stream of income for life.

Annuities are a financial tool that is very useful for the right circumstances. If you do not have a financial advisor, or if I can assist you in planning your financial goals, please do not hesitate to contact me for a free consultation at **(888) 513-4778**, or inquire inside the credit union office. 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.

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.

5150

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
- 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 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 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:

Independence Day,
Thursday, July 4, 2019

Labor Day
Monday, September 2, 2019

Columbus Day
Monday, October 14, 2019



77506