You start chomping at the bit as you see your dream car saddled up on the dealer’s lot. Your old car seems to be acting up more and more these days. It’s time to lasso that new vehicle before it gets away. Union Yes Federal Credit Union is geared up to be your partner to ensure you get the best deal around.

Rope and ride a great rate! Rates are as low as 2.74% APR* on new vehicles, and as low as 3.74% APR* on used vehicles. Check out the following examples: If you finance a new vehicle for $25,000 for 60 months, at 2.74%, your payment will be $447 a month. Or if you finance a used vehicle for $18,000, for 60 months, at 3.74%, your payment will be $330 a month. Your partner, UYFCU is also offering 100% financing on new and used vehicles. (100% of book value plus tax and license fees.)

Knock your boots off deals are also available on refinances or lease buy-outs. If you have a vehicle financed elsewhere with a higher rate, consider bringing it to UYFCU.

Corral your savings by buying a new vehicle through 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. Corral even more savings on Mechanical Breakdown insurance (MBI) and Guaranteed Auto Protection (GAP). MBI and GAP coverage is available at the credit union for new and used vehicles and our prices are usually 30% to 50% below those offered by dealers.

Giddy-up and apply now, because this Wild West Car Financing Hoedown will end on November 15, 2019. To get pre-approved, simply fill out the attached loan application or apply online at www.uyfcu.org. Your family members are also eligible to join the credit union and take advantage of this members-only special offer. Call the wranglers in 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 09/15/2019 and are subject to change.
Is Your Money Working As Hard For You As You Worked To Earn It?

Unfortunately, interest rates have been hovering near all-time lows for many years. That’s good news if you are a borrower, but not so good if you are a saver.

I may have low-risk options for your hard-earned money that will increase your nest egg while not disturbing your peace of mind. If you would like additional information, please do not hesitate to contact me for a free private consultation at (888) 513-4778, or inquire inside the credit union. I am available most Fridays at the credit union office, and other days by appointment. Make sure that you are not shortchanging yourself and that you are getting the most from, and making the most of, your money. You worked hard to earn your money, why not be sure it is working just as hard for you?

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.

Knock Knock: Who’s there?  
Phillip: Phillip who?  
Fill-up my bag with candy!!!!

Knock Knock: Who’s there?  
Ivan: Ivan who?  
Ivan to suck your blood!

Q. Why is Cinderella bad at soccer?
A. Because she has a pumpkin for a coach and runs away from the ball.

Q. What do skeletons order at a restaurant?
A. Spare ribs.

Q. Why did the Vampire get fired from the Blood Bank?
A. He was caught drinking on the job.

Q. Why did the skeleton climb a tree?
A. Because a dog was after its bones.

Q. Why did the skeleton go disco dancing?
A. To see the boogy man.

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 14th

**Veterans’ Day**  
Monday, November 11th

**Thanksgiving Day**  
Thursday & Friday, November 28th & 29th

**Christmas Eve**  
Tuesday, December 24th  
(Close at 1:00 pm)

**Christmas Day**  
Wednesday, December 25th

**New Year’s Eve**  
Tuesday, December 31st  
(Close at 2:00 pm)

**New Year’s Day**  
Wednesday, January 1st
Saving for a down payment can be hard—especially for first-time homebuyers. If 20% is out of reach, fear not. Plenty of home loan options exist with as little as 3½% down. And if you qualify for the down payment assistance program, it can be 0% down.

Anyone who has saved for a down payment for a home knows it’s tough—especially when paying high monthly rent. “Renting felt like such a waste of money and didn’t help us build our own equity,” said Jasmine Lucero. “I knew owning a home was in my future, but convincing my fiancé, who is the mathematical, practical one, was the hard part.”

Lucero’s fiancé, Chace Malone, didn’t think they had enough saved for a down payment. “He was having a hard time with the thought of buying a new home with our upcoming wedding—he said it was too much to take on, too complicated and would stress us out.”

Lucero, who works as an administrative assistant at a RE/MAX office, and Malone are not alone. In 2018, the National Association of Realtors (NAR) found that for 13 percent of first-time homebuyers, the most difficult step in the homebuying process was saving for a down payment.

But part of that difficulty may stem from not knowing what’s possible. Some people have the misconception that a 20% down payment is required for a home purchase, when in reality, many home loan options exist that may be able to put consumers into a home for as little as 3½% down. In fact, 77 percent of non-cash first-time homebuyers in 2018 purchased a property using a down payment of less than 20%.

Want to sell your home?

No problem! Mary Lou Adame-Martinez works with RE/MAX Crown Realty and is a top producing agent in the top 2% of the country. Her experience will help guide you through the selling process.

Call Mary Lou today at (949)-690-7149 to get on the path of homeownership or if you simply want to sell your home to upsize or downsize, or are relocating. If you are in the market to buy, Mary Lou will help you get pre-qualified and in 30-45 days can have you in your new home. Mary Lou will also provide you with information on the credit union rebate program exclusive to credit union members and their families.

Mary Lou Adame-Martinez, Realtor RE/MAX (DRE#01915255).