



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

CAR FINANCING HOEDOWN

New Vehicles
as low as
2.74% APR*

Used Vehicles
as low as
3.74% APR*
(2015 and newer)

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.

	New Vehicles		Used Vehicles (2015 & Newer)		Used Vehicles (2014 & Older)
FICO Score	12-60 months	61-84 months	12-60 months	61-84 months	12-60 months
720-850	2.74%	3.74%	3.74%	4.74%	5.99%
680-719	3.24%	4.24%	4.24%	5.24%	6.49%
660-679	3.74%	4.74%	4.74%	5.74%	6.99%



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.



*Michael S. Busico
Certified Financial
Planner*



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?

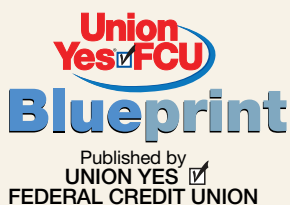
A: To see the boogy man.

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



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

Buying a Home May be Within Reach!



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).

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.



From Our Mortgage Loan Partner...

Interest Rates are Lower, and it Looks Like They are Going to Get Lower!



Do you think interest rates are too high to purchase that home you have been dreaming of, or too high to refinance the loan you have now? Mortgage interest rates are actually lower than they were recently, and they still may get lower.

According to Freddie Mac, a 30 year mortgage had an interest rate of 4.94% in November last year. Today that same loan would have a rate of 3.875%. This is the result of the Federal Reserve's change on interest rate policy. What this means to you is that mortgage rates are lower, and it may be the time to refinance your current home loan and eliminate your expensive mortgage insurance or buy the home you have wanted.

With interest rates going lower, you will save more money if you refinance, or you be able to purchase a larger home if you buy.

Phil Yarbrough has 37 years of experience in mortgage lending and he will help you along the way to your goal of qualifying for a loan to purchase a home or refinance the loan you have now. He has been helping Union Yes members achieve their goals and he will be there with you throughout



the process. Call Phil today at (714) 632-5700 and talk with him directly. As a special to all Union Yes members and their families, you will earn a credit for your appraisal when your loan closes.

Mortgage products offered through Phillip Yarbrough of Nations Financial Mortgage. Services are 1) NOT obligations of Union Yes Credit Union 2) NOT guaranteed by Union Yes Credit Union. *Real Estate Broker, CA Dept. Real Estate Lic. #00875645. National Mortgage Licensing System #1163696. All loans subject to credit approval. Rates subject to change. Certain restrictions may apply. Not a commitment to lend. Not all borrowers will qualify.