

# 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)

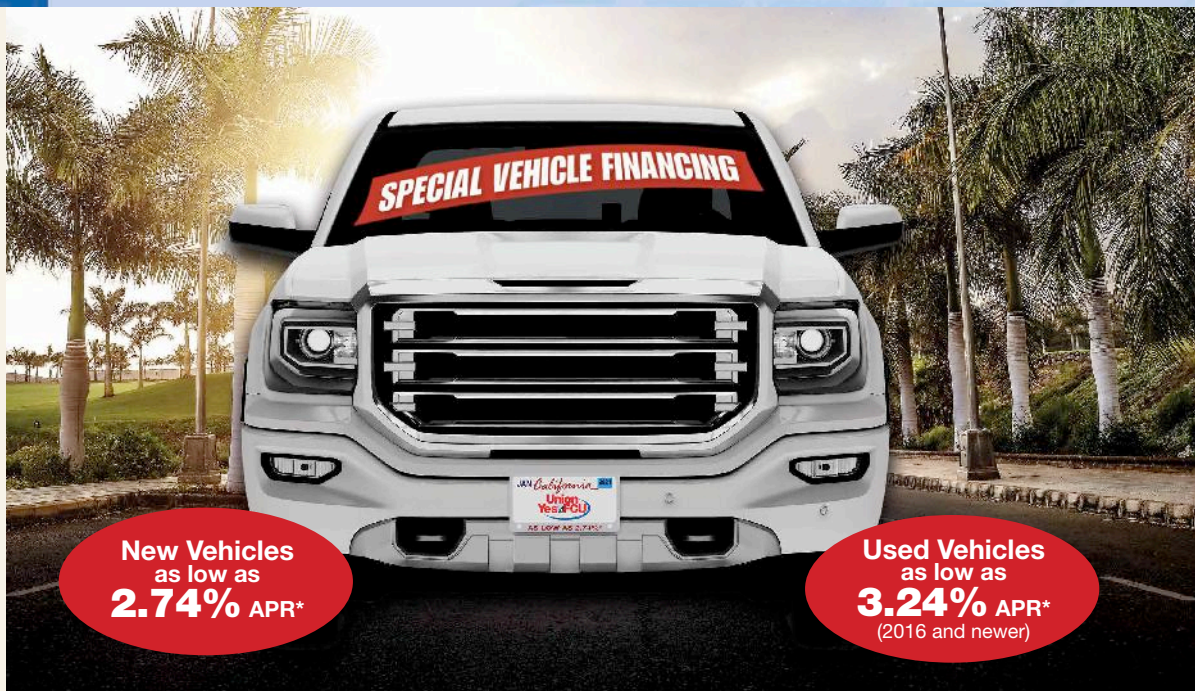
(888) 297-3416

### Website

www.uyfcu.org

### eMail

info@uyfcu.org



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 3.24% APR\*** on used vehicles 2016 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](http://www.uyfcu.org) today. These special rates will not last long, so complete your application by November 30, 2020, 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 five-year term. Other terms and rates are available. This offer does not apply to refinance existing UYFCU auto loans. Rates as of 10/1/2020 and are subject to change. Sample loan payment: \$393 (Based on \$22,000 new vehicle loan for 60 months at 2.74% APR).

## Are You in The Market to Buy or Sell a Home?



If you have been sitting on the sidelines waiting to buy or sell a home, don't wait any longer. The Real Estate market is HOT! Call Mary Lou Adame-Martinez (DRE# 01915255) from Seven Gables Real Estate to get started today at (949) 690-7149. Mary Lou will walk you through the process of getting your home ready to sell and if you are ready to buy, she will help you get started with the qualification process to purchase your new home in as little as 30 to 60 days.

But that's not all... when you go through Mary Lou with the purchase or sale of your home, you will receive special rebates at close of escrow. Call Mary Lou today for information about the credit union member rebate program and to get started selling or buying your home.

With rates around 3% there's never been a better time to buy a home!

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.



## Necesita Vender or Comprar Casa?

Si a pensado en vender o comprar casa ya no espere más. El mercado de bienes raíces está súper caliente ahorita. Llame a Mary Lou hoy mismo para empezar el proceso y agarrar información sobre los rebates que recibe por medio del Credit Union. Mary Lou Adame-Martinez (DRE#02915255) es un agente con Seven Gables Real Estate y se especializa en ayudar a los miembros a comprar o vender casas.

Con los intereses debajo del 3% no espere más. Llame a Mary Lou hoy mismo para comprar o vender su casa al (949) 690-7149.



## Watch Out for Check Scams

Scammers have been busy plotting out new ways to scam people out of their hard-earned money. When some of the old scams do not work as well as they used to, scammers just come up with new and fresh ways to scam victims. Check scams are not the only type of scam out there, but there has been a recent uptick during these trying times. Even though it may be a new ploy, the concept is still the same. You are sent a check (or asked to participate – and then sent a check), and you are supposed to give someone some of the funds, and you get to keep some of the money for your fee or pay. It does sound enticing to get paid for being a secret shopper – just buy gift cards with the money from the check and rate the customer service you received at the store, call in the gift card numbers, and you keep the rest of the money as a fee for your service. How about getting paid to advertise with a wrap on your car. All you have to do is deposit the check they send you to pay the

wrap installer, and you get to keep your fee, and you will get weekly payments for advertising. Don't fall for it! If the concept is that you get a check, and have to give some of the funds back in any way, or spend it in a specific way, it's a scam.

Some may think that they will just deposit it and see what happens and after the hold (if applicable) comes off, the check was good. But, that is not usually the case. The check will come back eventually and now you are left with having to pay it back. The worst part is you have been talked into passing a fraudulent check, and since you were going to benefit from the scam, you are no longer the victim, you become the crook. Don't let this happen to you.

Trust your instincts if something feels off. Talk to someone before taking any action. If you are a victim of a scam, report it to the local authorities and file a complaint with the Federal Trade Commission (FTC) at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).

## UYFCU's Annual Meeting

Members are invited to attend the 2020 Annual Meeting on Thursday, October 22, 2020, at 6:00 pm. 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 2019 annual meeting minutes, review of the annual report, and a drawing for prizes.

The nominating committee has recommended the following individuals: Greg Dick (Incumbent) and Xochitl Cobarruvias (Incumbent), who are currently running unopposed.

## Social Security – More Than Meets the Eye

Social Security is the financial foundation for most retirees, but it's also surprisingly complex. There are thousands of options to choose from in order to give you the maximum lifetime benefit. Wise choices need to be made in reference to your Social Security income benefits and starts with understanding the facts and your individual situation. Some of the basics you will need to know are.

- How Social Security benefits are calculated...and simple ways to increase them.
- How much income will you need in retirement.
- Is the "restricted application" strategy right for you.
- When to start receiving benefits.
- Options for spouses and ex-spouses.



Michael S. Busico  
Certified Financial Planner

If you would like a complimentary, no-obligation analysis to find the best strategy for you and your family, please call me at (888) 513-4778 to schedule a free consultation. You will be glad you did!

\*Not endorsed by or affiliated with any governmental entity. 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.

7324



Knock Knock: *Who's there?*  
Dishes: *Dishes who?*  
Dishes a very bad Halloween joke!

Knock Knock: *Who's there?*  
Ben: *Ben who?*  
Ben waiting for Halloween all year!

Q: *What do mummies listen to on Halloween?*  
A. *Wrap music.*

Q: *What's a vampire's least favorite meal?*  
A. *A steak!*

Q: *What do you get when you cross a vampire and a snowman?*  
A. *Frostbite.*

Q: *What's a ghost's favorite dessert?*  
A. *I scream.*

Q: *What is an optimistic vampire's favorite drink?*  
A. *B Positive.*

### 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



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UNION YES  
FEDERAL CREDIT UNION



### 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 12th

**Veterans' Day**  
Wednesday, November 11th

**Thanksgiving Day**  
Thursday & Friday, November 26th & 27th

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

**Christmas Day**  
Friday & Saturday,  
December 25th & December 26th

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

**New Year's Day**  
Friday, January 1st