

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



RED HOT

Used
Vehicles
as low as
3.24% APR*
(2017 and newer)

New
Vehicles
as low as
2.74% APR*

Vehicle Financing

We know how important it is in today's economy to cut back and save money where you can. Union Yes FCU wants to help keep your car payment affordable with member-only special low finance rates.

- New vehicle rates as low as **2.74% APR***
- Used vehicle (2017 & newer) rates as low as **3.24% APR***
- Used vehicle (2016 & older) rates as low as **5.24% APR***
- Vehicle refinance rates as low as **3.24% APR***
- 100% Financing available
- Low-cost Mechanical Breakdown and GAP coverage available
- Terms up to 84 months
- Credit Union car buying services available
- Hurry, offer ends May 31, 2021!

Apply online at: www.uyfcu.org, or by completing the attached application. Call the loan department at (714) 704-2850 for additional details!

*APR=Annual Percentage Rate. On approved credit. Rates as of 4/01/2021 and are subject to change. UYFCU offers a range of loan 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 existing UYFCU auto loans. Sample loan payment: \$393 (Based on \$22,000 new vehicle loan for 60 months at 2.74% APR).

Did You Know? We'll match other financial institution rates and terms on verified auto loans and recreational vehicles. Subject to approved credit.

The Real Estate Market Has Never Been Hotter! Get a FREE Market Evaluation of Your Home!



We understand choosing the right Real Estate agent can seem daunting yet it's paramount to the success of your real estate transaction. That is why we have partnered with Seven Gables Real Estate (DRE#00745605). Seven Gables Real Estate is on the cutting edge of Real Estate. Their

philosophy is very much in line with what the Credit Union offers; Service, service, service! Call Mary Lou Adame-Martinez (DRE# 01915255) for a FREE Market Evaluation. Mary Lou will review with you the market trends and in-depth knowledge of the market. Mary Lou has successfully helped many members of the Credit Union buy and sell their homes. When you list your home with Mary Lou, She will:

- Review SG Certified to determine if it's right for your property
- Discuss other key ways to prepare your home to yield top dollar
- Help you determine the optimal list price
- Extensively market and brand your home across all channels
- Assist in finding reliable resources for home-related services, if needed



- Provide feedback from all showings and open houses
- Keep you abreast of market changes that could affect your property's sale
- Promptly present and evaluate each offer with you
- Negotiate the highest possible price and best terms in partnership with you
- Ensure mandatory items are signed, sealed and delivered on closing day
- Assist in arranging a moving company or relocation agent, if needed
- Celebrate your success with you!

Mary Lou has a proven track record and will guide you through the entire process from negotiating a great price, home inspections, all the way through closing. Call Mary Lou today at (949) 690-7149 and she will put together a FREE Market Evaluation of your home.

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.



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.

Save Effortlessly with a UYFCU Sub-Account

UYFCU makes it easy for you to save for a special occasion by using a separate sub-account. It is an account under your primary account number, and will appear on your regular statements. By keeping the funds separate from your regular savings, you will be able to see if you are on track for your

goal. Or you may want to keep it separate so you do not spend it. You can save for home improvements, a well-deserved vacation, an upcoming wedding, property taxes, holiday gifts, or for any reason you want! Contact us at (714) 704-2800 to open a sub-account.

Life Insurance and Covid-19 Lessons

There is no doubt that the Covid-19 pandemic has taught us some valuable lessons. It has shown us just how financially vulnerable we are. Life can change quickly and it reminds us that we should have our financial affairs in order no matter what age we are. The pandemic may have slowed the speed in which you can get life insurance, but as of now, the premiums have not changed. This is good news for anyone who may be looking to add some financial protection for their loved ones. Life Insurance is still readily available to buy, and has different options to choose from to meet your financial needs.

Term Life is the most affordable and most popular type of Life Insurance. Term Life is purchased for a certain amount of time. For example, you can purchase a policy for 10, 15, 20, 25, or 30 years, and your premium will stay the same for that term. If you pass away during the term of your policy, your beneficiary will receive the funds, tax-free.

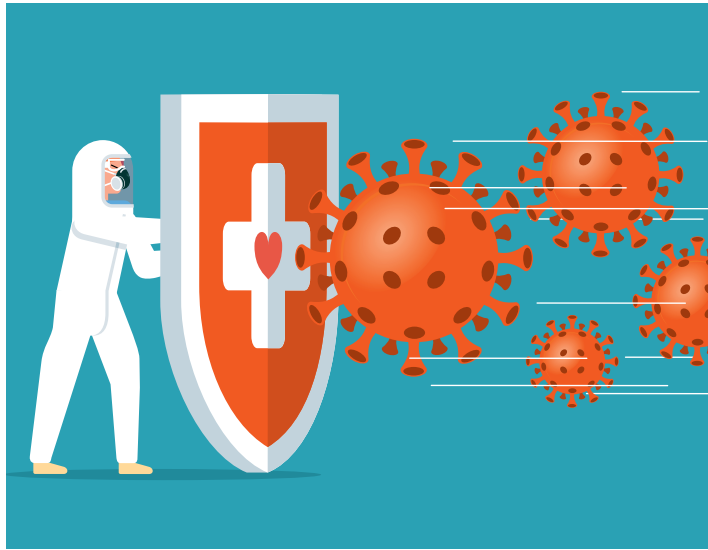


Michael S. Busico
Certified Financial Planner

In addition to life insurance, having an updated will or a living trust is vital to estate planning. It is important to have written instructions to determine who will manage your estate, take care of minor children, and be the beneficiary of your assets. Even if you are not married, or don't have any children, it is still important to make your wishes be known. Otherwise the state will be making those decisions for you. Just a little pre-planning can give you peace of mind for you and your family.

Many have witnessed first-hand how quick life can change. Your safety and financial well-being are number one for 1st Financial Group. If I can be of assistance to you for any estate, financial planning, retirement planning, or long-term care needs, please do not hesitate to contact me 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.



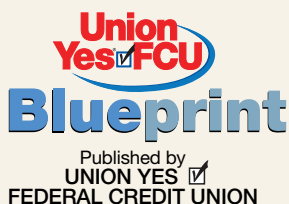
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Board of Directors

- Greg Dick**, Chairperson
- Patrick Spencer**, Vice Chairperson
- Pete Gutierrez**, Secretary
- Jesse Martinez**, Member
- Xochitl Cobarruvias**, Member

Supervisory Committee

- Rose Whitney**, Chairperson
- Christopher Hannan**, Member
- Anthony Novello**, Member



Credit Life/Credit Disability Policyholder Reminder

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PREEXISTING EXCLUSION PROVISION ON OPEN-END CREDIT LIFE AND/OR CREDIT DISABILITY ACCOUNTS AS REQUIRED ANNUALLY BY THE CALIFORNIA INSURANCE DEPARTMENT.

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. 1217 CA/10

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 31, 2021

Independence Day (Observed)
Monday, July 5, 2021

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