

# Blueprint

UNION YES ✓ FEDERAL CREDIT UNION

## Location & Hours

**Union Yes Federal CU**  
1918 W Chapman Ave, Ste 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](http://www.uyfcu.org)

**eMail**  
[info@uyfcu.org](mailto:info@uyfcu.org)



# BEST

## Vehicle Rates Around!

Vehicle financing rates are skyrocketing everywhere, but being a member of UYFCU gives you access to low members-only rates. We have not raised our rates (yet), so now is the best time to lock-in a low rate before our rates increase.

**New Vehicles:** Rates are as low as **2.99%** APR\* up to 60 months, and as low as **3.49%** APR\* for 61 months or longer.

**Used Vehicles:** Rates are as low as **3.99%** APR\* on vehicles 2019 and newer up to 60 months, and as low as **4.49%** for longer than 60 months. Rates are as low as **5.99%** APR\* on vehicles 2018 and older.

**Refinances:** These low rates are also available for refinances, so if you have a vehicle financed somewhere else that has a higher rate, you may be able to save some money and lower your monthly payment.

Don't forget to protect your purchase with Mechanical Breakdown Insurance (MBI), and Guaranteed Auto Protection (GAP). MBI and GAP are available at the credit union on new and used vehicles, and at prices that are usually 30%-50% below those offered by dealers.

Your immediate family members are also eligible to join the credit union and take advantage of these members-only low rates. Apply online at: [uyfcu.org](http://uyfcu.org), or call the loan department at (714) 704-2850 for additional details!

\*APR=Annual Percentage Rate. On approved credit. Rates as of 1/01/2023 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. Other terms and rates are available. This offer does not apply to refinancing existing UYFCU auto loans. Sample loan payment: \$450 (Based on \$25,000 new vehicle loan for 60 months at 2.99% APR).

**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.uyfcu.org](http://www.uyfcu.org) by following the link at the bottom of the home page. To request a paper copy, please call us (888) 488-6466.

## IRA Tax Savings Tip

Even though 2022 has come and gone, you still have until April 15, 2023, to make an IRA contribution for 2022. Contributing to a tax-deductible IRA account can help you save on your taxes by reducing your taxable income, therefore reducing your taxes due. However, the greatest benefit is preparing for a comfortable retirement. Another benefit of a traditional IRA is that the growth is tax-deferred. This means the interest earned is taxed only when withdrawals are made.

IRA contributions can be confusing as there are different types, and strict rules. If you wish to seek the advice of a financial planner for this or any other matter such as estate planning, retirement planning, or long-term care, please feel free to contact me for a free private consultation at

(888) 513-4778 or inquire next time you visit the credit union office.

As one year closes and the challenges of another one begins, I thank you for your support over the last sixteen years, and encourage you to continue to tell friends, co-workers, and relatives about the benefits of membership at UYFCU. Best wishes to all of you for a successful and prosperous year in 2023!



Michael S. Busico  
Certified Financial Planner

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.

## Identification by Phone

UYFCU strives to keep your account information safe. It's not always easy to identify people who are not in front of you with an ID in their hand. But we do our best to identify members who call on the phone to get account information. Sometimes we recognize your voice, and most times we will ask random questions until we are comfortable before giving out balances or any other information. We try to come up with questions that are not generic information, as these days your social security number and date of birth can be common knowledge.

The fraudsters are clever and are good at what they do... trick you, steal from you, and obtain your personal data. If you would like an extra layer of security for your account, you can set-up a password that would be asked to help identify you. Your password can be a phrase, a word, numbers, or whatever you want because you make it up yourself. If you would like to set-up a password for your account, just send us a note that you wish to do so with the password and your signature, or let us know the next time you come into the credit union.

## Keep Your Account Information Up-To-Date

Be sure to update your address and contact phone numbers when they change. For your protection, we do not accept address changes over the phone, or from the post office. Your signature is required to change or update information on your account.

For your convenience, there is a change of address form

available on our website that can be completed and returned in person, by mail, or by fax. You can also update your address by sending us a secure message in our home banking system. Please note, when you change your address on your home banking profile, you are only changing your profile, and not the records at the credit union.

## 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



Published by  
UNION YES  
FEDERAL CREDIT UNION



## 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](http://www.AnnualCreditReport.com) or you can contact each credit bureau directly by mail or telephone.

## 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 holiday:

**Presidents' Day**  
Monday, February 20, 2023