

Spring 2024



# 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) 704-2882 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)



# Low Rate Vehicle Loans!

Looking to purchase a new or used vehicle? Interested in refinancing your dealer loan for a lower rate and payment? If so, UYFCU is here to help! We understand how important it is in today's economy to cut back and save money where you can. UYFCU can help keep your car payment affordable with member-only low finance rates.

- New vehicle rates as low as **4.25% APR\***
- Used vehicle (2020 & newer) rates as low as **5.25% APR\***
- Used vehicle (2019 & older) rates as low as **7.25% APR\***
- 100% Financing available on approved credit
- Low-cost Mechanical Breakdown and GAP coverage available
- Terms up to 84 months\*
- Credit Union car buying service available
- Apply now - before rates go up!

Apply online at: [www.uyfcu.org](http://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 4/01/2024 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. Sample loan payment: \$464 (Based on \$25,000 new vehicle loan for 60 months at 4.25% APR).

## Insure Against Outliving Your Retirement Money

Annuities have been used by investors for hundreds of years to help protect their money and provide a secure financial future. They can be complex and selecting the right annuity can be a great addition to the products you use to protect your retirement funds. Annuities are insurance contracts. They come in different types and offer many options to meet a variety of financial objectives.

An indexed annuity can address both pre-retirement savings and post-retirement income needs. For example, if you are years away from retirement or are retired and have assets that don't need to produce income right away, an indexed annuity



allows your savings to accumulate, tax deferred, until you choose to receive income payments. You decide how your money accumulates, at a fixed interest rate, an indexed interest rate, or based on the performance of stocks and bonds without the worry of stock market losses.

You also select how you receive income, in a lump sum, payments over a specified number of years, or a steady income you cannot outlive. If you need a guaranteed income stream like a pension, an immediate annuity is another option that converts an initial lump sum of money into a series of monthly payments that begin within a year after enrolling. You can decide if you want to receive those income payments over a specified number of years or as a steady stream of income for life.

Annuities are a financial tool that is very useful for the right circumstances. If you do not have a financial advisor, or if I can assist you in planning your financial goals, please do not hesitate to contact me for a free consultation at **(888) 513-4778**, or inquire inside the credit union office. I am available most Fridays at the credit union office and other days by appointment.



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.

### Credit Life/Credit Disability Policyholder Reminder

Trustage™ hereby provides you with notice regarding the pre-existing 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.



### Turn Your Coins Into Cash – Fast!

Cashing in your loose change is simple and convenient when you are a member. Bring in your loose coin and we will run it through our coin counter. You can get fast cash back, or deposit it to your account, either way it is free for our members.

### 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.

# Why Now Is the Time to Sell or Buy?



If you have been sitting on the side lines waiting to buy or sell a home don't wait any longer. Most sellers and buyers think the best time to buy or sell a home is when the interest rates are low but that's not necessarily to your advantage. When the rates are low there's a lot more competition as there are more buyers and the chances of getting your offer accepted are lower. Many buyers are buying now with the intention of refinancing later when the rates drop. If you are in the market to sell and buy at the same time, do it now before the rates drop. Your chances of getting a seller to accept your contingent offer are better when there is less competition. Call Mary Lou Adame-Martinez (DRE#

01915255) from RE/MAX Coastal Homes 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.

Best of all... when you go through Mary Lou with the purchase or sale of your home, you will be given special member-only rebates at close of escrow. Call Mary Lou today for information about the Credit Union rebate program and to get started selling or buying your home. DRE# 01915255

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.



20752

## Board of Directors

- Greg Dick**, Chairperson
- Jesse Martinez**, Vice Chairperson
- Pete Gutierrez**, Secretary
- Xochitl Cobarruvias**, Member
- Rose Whitney**, Member
- Frank Sevilla**, Member
- Anthony Gazzaniga**, Member

## Supervisory Committee

- Maria Moran**, Chairperson
- Christopher Hannan**, Member
- Anthony Novello**, Member



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UNION YES  
FEDERAL CREDIT UNION



## Paramount ATM Closing

ATMs used to be a vital source for cash, especially after hours when financial institutions are closed. Cashless payment systems have changed this trend and the usage of the Paramount ATM at Local 9400 has significantly decreased over the years. After reviewing the current trends, a decision has been made to close this ATM in April 2024.

We understand cash is convenient and to locate other nearby CO-OP ATMs click on the link on our website, visit <https://co-opcreditunions.org/locator/>, call (888)-SITECOOP, or text the zip code of your current location to 91989, and you will receive a reply with nearby surcharge-free ATM locations. To prevent skimming fraud, **always** shield the PIN keypad with your other hand as you key in your PIN.

## Holiday Schedule

Our offices will be closed in observance of the following national holidays:

**Memorial Day**  
Monday, May 27, 2024

**Independence Day**  
Thursday, July 4, 2024

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