

## 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

### eMail

info@uyfcu.org

# GREAT RATES

## ON AUTO LOANS!

New Vehicles  
as low as  
**4.25% APR\***

Used Vehicles  
as low as  
**5.25% APR\***  
(2021 and newer)

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 (2021 & newer) rates as low as **5.25% APR\***
- Used vehicle (2020 & 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 4/01/2025 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).

## Change-in-Terms Notice – Expedited Funds Availability Policy

On July 1, 2025, we are increasing the amount of funds that will be available when a check deposit is placed on hold. Below are the changes to your Agreements and Disclosures – Funds Availability Policy Disclosure.

**Other Check Deposits:** The first \$275 (*previously \$225*) of other checks deposited will be available on the 1st business day after the day we receive the deposit.

**Longer Delays May Apply:** You deposit checks totaling more than \$6,725 (*previously \$5,525*) on any one day.

**Special Rules For New Accounts:** The first \$6,725 (*previously \$5,525*) of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the 1st business day after the day we receive the deposit. The excess over \$6,725 (*previously \$5,525*) will be available on the 7th business day after the day of *your deposit*. If *your deposit* of these checks (other than a U.S. Treasury check) is not made in person to one of *our employees*, the first \$6,725 (*previously \$5,525*) will not be available until the 2nd business day after the day of your deposit.

For additional information regarding the Funds Availability Policy Disclosure, you can request a copy to be mailed to you by calling us at (714) 704-2800 or e-mail us at [info@uyfcu.org](mailto:info@uyfcu.org).

## Time For a Financial Checkup?



Michael S. Busico  
Certified Financial Planner

Most people find value in getting an annual checkup with their primary care doctor. An in-depth medical examination focuses on current health status and evaluates overall health. It is important to assess your body's health and get preventative care when needed. Why not treat your important financial documents to an annual checkup too?

Financial documents need to be examined on a regular basis, because retirement goals, family dynamics, and products, all continue to change.

First, consider doing an in-depth check-up on your insurance coverages: life insurance, long-term care, disability insurance, home and auto insurance. Are your coverages sufficient to cover your current and future needs? Second, consider checking that your will, trust documents, and advanced health care directives are all up-to-date with your current wishes. Verify your beneficiaries are up-to-date on these forms and also on your bank accounts. If you do not have these documents completed yet, now is a great time to do so. Next, review that you are on track for your retirement planning goals. After all, how well you live during retirement is largely determined by how well you plan and save today.

An annual check-up is recommended to help keep your finances healthy, wealthy, and wise. If you do not have a financial advisor, or if I can assist you in a check-up for planning



your financial goals, please do not hesitate to contact me for a free consultation at **(800) 515-4682**, or inquire inside the credit union office. I am available most Fridays at the credit union office and other days by appointment.

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.

## Switch to Paperless Statements Today

Reduce the clutter of paper statements by signing up for eStatements. It's free, convenient, and easy.

- Avoid the statement mailing fee
- Your paperless statement looks just like the paper copy
- Get access to your statement earlier than mailed paper statements
- You will get an email reminder when your statement is ready to view
- View, download, or print your statements anytime

To switch, log in to your Online Banking account at [www.uyfcu.org](http://www.uyfcu.org) and click on the link "View eStatements." You will need to open a sample PDF file with a one-time code, then select "I would like to receive my statement online only and be notified by email when it is available" and click on

submit. The system will ask "Are you sure" and click submit again. It's that easy!

### 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.

## Why Now is a Great Time to Sell Your Home



Union Yes FCU has teamed up with RE/MAX Coastal Homes to bring to you an exclusive Cash Rebate Program. This program is only available to Credit Union members. When you buy or sell a condo, townhome, or single-family home with trusted agent Mary Lou Adame-Martinez (DRE#01915255), you will get a cash rebate of up to 15% of the commission received.

Not only will you receive a cash back rebate when you buy or sell your home, but you will also get full service from RE/MAX Coastal Homes and Mary Lou Adame-Martinez will be with you the entire way from showing you homes, negotiations, inspections and all the way through closing. This rebate is provided to you as a benefit for being a Union Yes Federal Credit Union member.

If you've been considering selling your home, now may be the perfect time to take action. The current real estate market presents several key opportunities for homeowners looking to make a move. Here are a few reasons why it's a great time to sell your home:

- **Strong Buyer Demand:** Despite market fluctuations, buyer demand remains high in many areas. Buyers are eager to secure homes, and with low inventory, your property could be in high demand.
- **Home Prices Are Still Strong:** Property values have remained robust, meaning you can potentially sell your home for a great price. Sellers are still seeing attractive offers, particularly in well-maintained, desirable homes.



- **Low Inventory:** There is a shortage of homes for sale, which gives you a competitive edge. When there's less competition, your home can stand out, often leading to quicker sales and even multiple offers.
- **Tax Benefits:** Selling your home now could allow you to take advantage of potential tax savings, depending on your situation. The capital gains exclusion may still apply if you've lived in the home for a minimum of two out of the last five years.

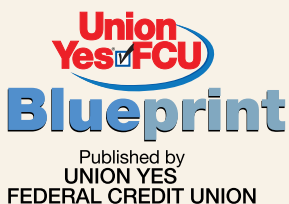
With the market in your favor, now is an excellent time to get top dollar for your home. If you're ready to take the next step, contact our trusted partner Mary Lou Adame-Martinez (DRE#01915255) with RE/MAX Coastal Homes at (949) 690-7149 or stop by for a chat when she is in the UYFCU lobby on some Fridays.

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. Not all properties will qualify for the rebate program. RE/MAX DRE# 01905857



### Board of Directors

- Pete Gutierrez**, Chairperson
- Jesse Martinez**, Vice Chairperson
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- Anthony Gazzaniga**, Member
- Chris Hannan**, Member



## Welcome New Vacation Account Members

The Brick Masons Local 4, Tile Industry Trust Local 4, and the San Diego Roofers have allowed UYFCU to handle the vacation account funds for their members. We are privileged to be able to provide this service.

The Brick Masons Local 4, Tile Industry Trust Local 4, and the San Diego Roofers members will now receive quarterly statements showing the deposit contribution activity, and will receive a notification letter before checks are disbursed. Welcome new vacation account members!

### Holiday Schedule

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

**Memorial Day**  
Monday, May 26, 2025

**Independence Day**  
Friday, July 4, 2025