

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
(800) 324-5222

FAX
(714) 978-0965

VISA (Lost/stolen after hours)
(888) 297-3416

Website
www.uyfcu.org

eMail
info@uyfcu.org

New Auto Loan Interest Deduction Rules



As you may have heard, the Working Families Tax Cut (Act) allows for a new tax deduction for certain eligible vehicles. This is new to us and you, so let's dig deeper into it and learn what the qualifications are. Here is what we know so far. You may be able to deduct up to \$10,000 in paid car loan interest on your federal tax returns for certain vehicles purchased in the tax year 2025 through 2028. The vehicle must be new (used/pre-owned vehicles do not qualify), be for personal-use (non-business), and the vehicle must be assembled in the United States.

To verify if the vehicle's final assembly is in the U.S., you can check the vehicle label at the dealership, or use the car's Vehicle Identification Number (VIN) to decode the assembly location. Among other websites, the National Highway Traffic Safety Administration provides a VIN decoder on their website (vpic.nhtsa.dot.gov/decoder/) to easily verify the vehicle's assembly location.

This deduction is available whether you itemize your deductions or claim the standard deduction. Also note, there is an income phase out for taxpayers with modified adjusted gross income over \$100,000 for single filers, and over \$200,000 for those married filing jointly.

Until further guidance, the credit union is not required to report whether your car loan interest qualifies, or to issue a separate tax form. However, we do provide periodic statements that provides the total interest paid during each year for each loan.

As with any tax related issue, it is recommended to consult with a tax professional first. With this new tax deduction for loan interest, now may be a good time to purchase a new vehicle. The credit union offers its members a very competitive interest rate and is here to help!

Members-Only Auto Loans

- New vehicle rates as low as **4.25% APR***
- Used vehicle (2022 & newer) rates as low as **5.25% APR***
- Used vehicle (2021 & 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 – get pre-approved!

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 4/01/2026 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).

Financial Spring Cleaning



Michael S. Busico
Certified Financial Planner

Spring is here and this means it's time to spruce up some of the things that were neglected over the winter. The spring ritual of deep-cleaning benefits your health and mental well-being. You can also benefit by including your financial matters in this ritual. One of the most neglected tasks is keeping your primary

and secondary beneficiaries up-to-date on accounts. Check with your bank, life insurance company, retirement plan, and verify if you have a beneficiary listed and is still who you want it to be. Situations change constantly, and there is no guarantee that your hard-earned funds will go to where you would want them to go unless you plan properly.

While you are on a roll of deep-cleaning, why not shake off the dust and look at your life insurance policies, investment accounts, and retirement accounts. Do you have enough life insurance coverage considering the high inflation over the last several years? Do your investments need re-balancing, and are you on track for retirement savings?

The next things that may need some polishing would be your trust documents and/or your will, durable power of attorney, and advanced health care directive. Re-read them and verify if your wishes are still accurate, or are there any changes that need to be made? Once you are done, you can relax and open the windows and enjoy the fresh spring air.



If you do not have a financial advisor, or if I can assist you with estate or financial planning, please do not hesitate to contact me for a free consultation at **(800) 515-4682**, or inquire inside 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.

Do You Have Any Lost Money?

Perhaps you had an old savings account and you forgot to update your address when you moved. Or maybe you had a rebate or refund that was returned to the sender. Where does that money go? By law, financial services entities (i.e., credit unions, banks, corporations, insurance companies, etc.) are required to turn over funds from accounts or cancelled services with no activity or contact for at least three years to the State of California. The State will hold the money until it is claimed by the rightful owner. Go to the California State Controller's Office website at sco.ca.gov and click on the "Unclaimed Property" link to search your name and find out if you or a family member has any abandoned funds. If you do find you have unclaimed property, there is no charge to file a claim.

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.

Credit Union Members Exclusive Real Estate Benefit Helping Union Families Buy and Sell with Confidence



Buying or selling a home is one of the most important financial decisions a family can make. That's why Union Yes Federal Credit Union has partnered with Mary Lou Adame-Martinez at RE/MAX Coastal Homes to provide members and their families with trusted real estate guidance and exclusive benefits. Mary Lou Adame-Martinez, a longtime supporter of the credit union community, has spent more than 14 years helping credit union members achieve their homeownership goals. Over the course of her career, she has successfully helped more than 250 families buy or sell their homes, providing expert guidance, market insight, and strong negotiation every step of the way. Through this exclusive partnership, credit union members may qualify for valuable benefits when buying or selling a home.

Member Benefits May Include:

- Up to a 15% cash rebate from commissions when purchasing a home
- Professional marketing and exposure for sellers
- Concierge-level service from consultation to closing
- Guidance on preparing your home to sell for the highest value



- Trusted support from a Realtor who understands the credit union community

Whether you're purchasing your first home, moving to a larger home for your growing family, or preparing to sell your current property, this program is designed to make the process easier and more rewarding for credit union members. If you're curious about your home's value or thinking about making a move, contact Mary Lou your Credit Union Realtor for a confidential consultation at (949) 690-7149 or stop by to speak with her when she is in the UYFCU lobby on select Fridays. (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. Not all properties will qualify for the rebate program. RE/MAX DRE# 01905857



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Supervisory Committee

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UNION YES
FEDERAL CREDIT UNION



Join the Supervisory Committee

Union Yes Federal Credit Union is seeking two dedicated volunteers to serve on our Supervisory Committee. The committee plays a crucial role in ensuring the financial integrity, compliance with legal and regulatory requirements, and oversight of internal audit functions, at the credit union. Interested individuals must be a member in good standing and able to attend an in-person meeting once a month for 1 to 2 hours. For further details contact us at (714) 704-2800.

Holiday Schedule

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

Memorial Day
Monday, May 25, 2026

Independence Day
Friday, July 3, 2026 (Observed)
Saturday, July 4, 2026