Fall 2026

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
(800) 324-5222

FAX
(714) 978-0965

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

Website
www.uyfcu.org

eMail
info@uyfcu.org

Common Car Buying Mistakes

Buying a vehicle can be exciting. But it's also a complex process in which you can end up overpaying by hundreds or thousands of dollars. Below are common pitfalls that car buyers often make and how to avoid them.

Buying a vehicle that does not fit your lifestyle. Having your heart set on a specific model can blind you to alternative vehicles that may be better for your needs. To determine which vehicle is best for you, assess your real wants and needs, research the vehicle's ratings, reviews, reliability, safety and pricing information. Compare different models, and don't skip the test drive.

Focusing only on the monthly payment when negotiating. The salesperson will often ask how much monthly payment you can afford — don't take the bait. Using the monthly payment as the focus, the salesperson can lump the vehicle price, trade-in value, extended warranties, and financing, giving the salesperson too much latitude to give you a good price in one area while making up for it in another. Negotiate the vehicle's price first, and then discuss a trade-in, financing and extras, as necessary, one at a time.

Buying unnecessary extras. Most car owners do not need rust-proofing, fabric protection, and paint protectant. You can pass on these items as they are typically not a problem with current vehicles and only help to boost the profit of the dealership. Extended warranties are expensive so before agreeing to purchase one, consider how long you are going to keep the car and the reliability record of the vehicle. If you finance your purchase at UYFCU, the credit union offers extended warranties that on average are 30% to 50% below dealer prices.

Waiting until you're in the dealership to think about financing. You have many options for financing and it's best to get prequalified before you go to the dealership. If you are not prepared you are at the mercy of the dealership and vulnerable to being manipulated. You can get pre-approved quickly and easily at UYFCU by completing an application online or in person.

Not researching the value of your current car. Don't lose all of the savings you just negotiated by accepting a low trade-in value for your current car. Do your research and find out the value first. Trade-in values and private party values are available on Kelly Blue Book's website at www.kbb.com, or call the credit union and we can look up the book value for you.

If you are in the market for a new or used vehicle, we are here to help. The loan department staff are available by phone or in person to answer questions, offer tips, and get you prequalified. And best of all, we have the lowest finance rates around. New vehicle rates are as low as **4.25% APR*** and used vehicle (2022 & newer) rates are as low as **5.25% APR***.

*APR=Annual Percentage Rate. On approved credit. Rates as of 10/01/2026 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).

Why Now is the Right Time to Buy or Sell a Home

The 2026 housing market is creating opportunities for credit union members who are ready to make a move. According to Realtor.com, nationally, existing-home sales are projected to reach 4.10 million this year, while mortgage rates are forecast to average 6.3%. With home values expected to rise a modest 1.2%, buyers may find more negotiating opportunities, and sellers can benefit from available equity and continued demand.

Whether you are purchasing a first home, moving up, downsizing, or selling an existing property, credit union members benefit from understanding their financing options and the value of their current home. The market is not one size fits all, personalized guidance is key in helping you navigate through this market.

Your next move starts with a conversation. Contact our real estate partner, Mary Lou Adame-Martinez with RE/MAX Coastal Homes DRE# 01915255, today for a complimentary consultation to explore your buying or selling options. Mary Lou can be reached at **(949) 690-7149**.

Halloween at UYFCU

Come visit us Friday, October 30, 2026, for some Halloween fun. The staff will be dressed up for the occasion, and you can help us determine who has the best costume and carved pumpkin by casting your vote. And you may even receive a (trick or) treat!

Halloween Humor

One Halloween a trick-or-treater came to my door dressed as 'Spiderman' in a little red and blue spidey outfit. Soon after I gave him some goodies, he returned for more.

"Aren't you the same 'Spiderman' who left my doorstep a few minutes ago?" I asked.

"Yes," he replied, "but now I'm the sequel. I'll be back ten more times tonight too."

Q. What do you do when 50 zombies surround your house?
A. Hope it's Halloween.

Q. What do little ghosts drink?
A. Evaporated milk.

Q. Why do ghouls and demons hang out together?
A. Because demons are a ghoul's best friend!

Q. What is a witch's favorite subject in school?
A. Spelling.

UYFCU's Annual Meeting

Members are invited to attend the 2026 Annual Meeting on Thursday, October 22, 2026, at 6:00 pm. The meeting will be held at the Plumbers & Steamfitters Local 582 union hall which is located at: 1916 W Chapman Ave, Orange CA 92868. This year's agenda will include: an election for board positions, review of the 2025 annual meeting minutes, review of the annual report, and a drawing for prizes. The nominating committee has nominated the following individuals: Chris Hannan (Incumbent), Xochitl Cobarruvias (Incumbent), and Rose Whitney (Incumbent).

Annual Credit Check Reminder

It is recommended to 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* or you can contact each credit bureau directly by mail or phone.

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From Michael Busico at 1st Financial Planning Group...

Build Your Financial Future

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Michael S. Busico
Certified Financial Planner

Setting up a trust, creating a will, getting long-term care coverage, planning for a comfortable retirement, and getting financial advice, may not be on your to do list — but it should be. The last thing you would want is to burden your family with financial, legal and logistical problems. The best way to start is to talk to a Certified Financial Planner before making any major decisions.

Financial planning can be complex and should be tailored to your specific needs. If you need help with estate or financial planning, please do not hesitate to call me at **(800) 515-4682**, or inquire at the credit union. 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.

Holiday Schedule

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

Veterans' Day, Wednesday, November 11th
Thanksgiving Day, Thursday, November 26th
Day After Thanksgiving, Friday, November 27th
Christmas Eve, Thursday, December 24th
Christmas Day, Friday, December 25th
New Year's Eve, Thursday, December 31st
New Year's Day, Friday, January 1st

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.

New Tap-to-Pay Cards Are Coming Soon

We are upgrading our debit and credit cards with a new contactless chip! Contactless cards offer a convenient, quick and secure way to make purchases in today's fast-paced world. Starting in November, all UYFCU debit and credit renewal cards will be automatically upgraded to a contactless card. Contactless cards, also know as tap-to-pay, use radio frequency identification (RFID) or near-field communication (NFC) technology to communicate with a payment terminal. It's simple to use — just hold your card close to the contactless symbol on the payment terminal and your transaction will be processed.

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These new cards are more secure as they use encryption technology when using the tap method of payment, and since you are not inserting or swiping the card your card will not be subject to being skimmed. Many merchants are now supporting the contactless payment option, but if the tap option is not available you can still insert or swipe your new card.

While contactless cards offer enhanced security, you still need to remain diligent and keep your card secure and check your account activity frequently. Always keep up-to-date with common scams and never provide personal or account information to unsolicited emails, texts, or phone calls.

Although the new cards will have a completely new look, most cards will have the same number as before, so you will not need to update the card number with merchants for recurring card transactions. Keep your eye out for your new tap-to-pay replacement card coming soon!

Board of Directors

Jesse Martinez, Chairperson
Frank Sevilla, Vice Chairperson
Rose Whitney, Secretary
Xochitl Cobarruvias, Member
Chris Hannan, Member
Tony Gazzaniga, Member
Jack Alvarado, Member

Supervisory Committee

Anthony Novelo, Chairperson
Rose Whitney, Member

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