

## Location & Hours

### Union Yes Federal CU

1918 W. Chapman, Suite 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.

### Los Angeles

501 Shatto Place  
Los Angeles, CA 90020

ATM ONLY

### Paramount

7844 Rosecrans Ave  
Paramount, CA 90723

ATM ONLY

### Whittier

12140 Rivera Road  
Whittier, CA 90606

ATM ONLY

## 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)

(800) 682-6075

### Website

www.uyfcu.org

### eMail

info@uyfcu.org

## New Car Fever... It Strikes Every Spring!



FICO Score	New Vehicles		Used Vehicles (2012 & Newer)		Used Vehicles (2011 & Older)
	12-60 months	61-84 months	12-60 months	61-84 months	12-60 months
720-850	1.49%	1.99%	2.49%	3.49%	5.49%
680-719	1.99%	2.49%	2.99%	3.99%	5.99%
660-679	2.49%	2.99%	3.49%	4.49%	6.49%

**Y**our temperature flares as you see your dream car glistening in the sunshine. You start to feel allergic to your old car. The diagnosis is “New Car Fever!” The remedy is a new car and low finance rates from your Credit Union.

**Our low rates** are nothing to sneeze at. UYFCU’S special loan rates are as low as **1.49% APR\*** on new vehicles, and as low as **2.49% APR\*** on vehicles 2012 and newer. Finance up to 100% of the purchase price (OAC). Affording a new vehicle may be easier on your budget than you think. For example, if you finance a \$22,500 vehicle for 60 months, at 1.49%, your payment will only be \$390 a month.

**Sick of high monthly payments?** This low **2.49%** rate is also available for refinances. If you have a vehicle financed elsewhere at a higher interest rate, consider refinancing your loan with us.

**We have another dose of good news.** You can enjoy lower pricing and hassle-free purchasing by using our car buying service, Autoland. After you are pre-approved, simply call Frank, our Autoland consultant, at (714) 940-7770. He can also help you get the most on your trade-in and help you receive any rebates available.

**UYFCU prescribes** savings by purchasing Credit Union Mechanical Breakdown Insurance and GAP Coverage, which can also be financed. MBI and GAP are available for new and used vehicles at prices that are 30% - 50% below those offered by dealers.

**Cure your “New Car Fever”** before June 30, 2016. Like spring, these low rates do not last long. You can either fill out the application attached, or apply online at [www.uyfcu.org](http://www.uyfcu.org). Please call a loan representative today at (714) 704-2850 for more details.

\*APR=Annual Percentage Rate. All loans are subject to approval. UYFCU offers a range of rates and terms based on creditworthiness, collateral, and amount financed. Rates above are based on Tier One credit with a maximum term of 60 months. Other terms and rates are available. This offer does not apply to existing UYFCU auto loans. Rates as of 03/31/16 and are subject to change.

## From Our Real Estate Agency Partner – Century 21 Beachside... Are You Thinking About Selling Your Home?

If you have been thinking about selling your home, now is a great time to list your home on the market. Low interest rates and low inventory makes this a seller's market. Call Mary Lou Adame-Martinez at Century 21 Beachside and she will begin the process of helping you get your home ready and listed for sale. Mary Lou has helped members sell their homes for top dollar and has saved them money with the credit union cash-back rebate program.

Here are just a few of the things she will do to sell your home:

1. Market your home in over 600 websites.
2. Pay for a professional photographer.
3. Pay for a two-hour consultation with a staging professional to help you get your home ready.
4. Conduct open houses.
5. Postcard mailings to market to the neighborhood.
6. Marketing on the MLS (multiple listing service).
7. No cost to you if your home does not sell.

Whether you are looking to sell your home, upgrade to a bigger home, or to downsize, call Mary Lou today and she will review the cash-back credit union rebate program with you. If you sell and then purchase another home, you will get the rebate on both transactions.

Mary Lou has helped many members and has received rave reviews for the excellent customer service she provides. She is a top producer for Century 21 Beachside and has been given top awards by her company. Call Mary Lou Adame-Martinez, Realtor at Century 21 Beachside (BRE#01915255) for a free market evaluation. She can be reached at (949) 690-7149 or via e-mail at marilu@cox.net.

Each Office is Independently Owned and Operated. If your home is currently listed, please disregard this notice. This is not meant as a solicitation for your listing.



## Save on Auto and Home Insurance

Union Yes Federal Credit Union is always on the lookout for financial products and services that can help our members save money. That is why we have partnered with a dedicated team of insurance professionals to bring you the TruStage Auto and Home Insurance Program. TruStage was founded on more than 75 years of experience in providing exceptional value and superior service exclusively to credit union members.

If you have not compared your insurance lately, now is a great time to do so. For more information and a free quote go to our website ([www.uyfcu.org](http://www.uyfcu.org)) and click on Insurance Needs. Your credit union membership could result in some nice savings.

TruStage™ Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

MAH-1112-7C9E

## Text MYCOOP and Find the Nearest CO-OP Network Surcharge-Free ATM

In addition to finding CO-OP Network surcharge-free ATMs on our website, you have the power to find surcharge-free ATMs when you are on the go via a text message. It's simple and easy!

Here's how:

1. Send a text message to MYCOOP (692667) from any mobile phone. In the body of the text, enter the zip code, location or intersection.
2. In about 30 seconds, the service will reply with the CO-OP Network surcharge-free ATMs nearest to your location.

3. If you want more ATM locations, simply reply MORE to the message and additional surcharge-free ATM locations will be sent to your mobile device.

Like CO-OP Network ATMs, 692667 (MYCOOP) is a surcharge-free service. Please check with your mobile phone provider, as standard text messaging rates apply. And don't worry, you won't receive any unsolicited messages by using 692667 (MYCOOP).



## Wills vs. Living Trusts... Which One is Better?

If you have not started your estate planning yet, now is a good time to do so. Both the Will and Living Trust serve a vital purpose, but finding which one is best for you depends on several factors including your financial situation, your wishes, the size of your estate, and your family dynamics.

First, let's explore some basics of a Will. It is a written document that gives instructions to be carried out after your death. For example, how you want your assets (property and money) distributed, who will be the guardian of your minor children, and who will be the executor. (The executor will manage your assets, pay debts, and any taxes that may be due, and with court approval, disburse assets to beneficiaries.) A Will is usually less expensive than creating a Living Trust, and can be easier to update or change. A disadvantage of a Will is that upon your death it must go through a court-supervised process called probate if the estate is worth more than \$100,000. Probate can substantially delay the distribution of your assets and probate costs such as court fees, lawyer's fees, appraisal fees, and accounting bills can all cut deeply into the value of your estate. Another disadvantage is probates are public, and your estate plan and the value of your assets will become a public record.

Now, let's explore some basics of a Living Trust. A Living Trust is a written legal document that creates a trust. You can have your wishes carried out the same as with a Will, but with a Living Trust your assets (your home, bank accounts and stocks, for example) are put into the trust, administered for your benefit during your lifetime, and then transfers to your beneficiaries after your death. You can also name a successor trustee who will manage the trust's assets if you ever become ill and unable to do so yourself. Some of the advantages of a Living Trust are you can avoid probate and the costs and delays associated with it, and prevent your financial affairs from becoming public record. Some disadvantages are creating a trust is more expensive than a Will and takes more effort, because assets must be transferred to the trust. A Will and Living Trust accomplish similar objectives, so what's best for you depends on whether the additional advantages are worth the cost.

There are too many details to cover in this short article, but basically your estate plan should be prepared in a way that best meets the needs of you and your family. The best advice is to consult with your financial planner before making any decisions. If you do not have a financial planner, or would like additional information, please do not hesitate to contact me for a free private consultation at (888) 513-4778 or (858) 336-3388. Living Trusts are completed by estate planning attorneys, and I will work side-by-side with experienced attorneys to best meet your financial needs.

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.



Michael S. Busico  
Certified Financial  
Planner

23200

## Credit Life/Credit Disability Policyholder Reminder

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. 1217 CA/10

### Board of Directors

- Nick Monios**, Chairman
- Patrick Spencer**, Vice Chairman
- Earl Choate**, Treasurer
- Greg Dick**, Secretary
- Pete Gutierrez**, Director
- Jesse Martinez**, Director

### Supervisory Committee

- Xochitl Cobarruvias**, Chairperson
- Rose Whitney**, Member
- Christopher Hannan**, Member



# Blueprint

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UNION YES  
FEDERAL CREDIT UNION



### 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.

### UYFCU's Annual Meeting

You are invited to attend the Annual Meeting on Thursday, April 21, 2016, at 6:00 p.m. 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 two board positions, review of the 2015 annual meeting minutes, review of the annual report, and a drawing for prizes.

The nominating committee has recommended the following individuals: Jesse Martinez (Incumbent), and Pete Gutierrez (Incumbent), who are currently running unopposed.

### Holiday Schedule

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

**Memorial Day,**  
Monday, May 30, 2016

**Independence Day,**  
Monday, July 4, 2016

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