

## Hours

**Monday-Thursday**  
9:30 a.m. to 5:00 p.m.

**Friday**  
9:30 a.m. to 6:00 p.m.

**Saturday**  
(Main office only)  
9:00 a.m. to 1:00 p.m.

## Locations

**Main Office ATM**  
1918 W. Chapman, Suite 100  
Orange, CA 92868

**Bell Office ATM**  
4850 E. Gage Avenue  
Bell, CA 90201

**San Diego Office ATM**  
3737 Camino Del Rio South  
Suite 108,  
San Diego, CA 92108

**Los Angeles Office ATM**  
501 Shatto Place, Suite 160  
Los Angeles, CA 90020

**Paramount ATM ONLY**  
7844 Rosecrans Ave  
Paramount, CA 90723

**Whittier ATM ONLY**  
12140 Rivera Road  
Whittier, CA 90606

## 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.btfcu.org

## Joint Account Facts

Accounts at the credit union can be set-up as individual or as joint with another person. Joint owners usually are spouses, significant others, business partners, children, or parents. We often get asked questions about joint accounts, so this quarter's topic will answer some common questions.

### ■ Can a joint owner close an account?

Accounts are owned by all account owners *jointly* and *equally* regardless of their net contributions, so the answer is yes, a nonmember joint owner could withdraw all funds in the account which thereby closes the account.

### ■ Can a joint owner be removed from an account?

Yes, with an authorization form signed by all owners currently on the account. However, it is highly recommended to close the joint account and re-open a new individual

account, because not all transactions are done in person. The joint owner who was removed may have memorized the account number and access code and do online transactions, etc.

### ■ Is it true that a joint owner owns the entire account when the other joint owner dies?

Yes, one aspect of a joint account is a right of survivorship; even if the joint owner is not a spouse. Most of the time joint owners are spouses, but not always. This is an important fact to think about. Sometimes a relative is added to an account, either to pay bills when the primary owner needs help, or just for a safeguard. This can be tricky; as you do not want to accidentally disown all of your other children/beneficiaries by having only one as a joint owner on your account. A Power of Attorney or a Pay-On-Death designation form may be a better option in some situations.

### ■ Can I add my son/daughter to my account so he/she can make withdrawals while at school, or in case of an emergency?

Yes you can. But remember he/she is now an equal owner and can withdraw ALL the funds anytime. Perhaps opening another account for your son/daughter may be a better option.

Another important fact is that a will cannot change a joint account, or a Pay-On-Death (POD) designation. So make sure you keep your account owners and beneficiaries up to date. The above information pertains to accounts at Union Yes ✓ Federal Credit Union. Other financial institutions may have different policies, rules, and regulations. If you have any questions, do not hesitate to ask any one of our friendly and knowledgeable staff members.



# Privacy Statement

To assure the continued privacy and confidentiality of your personal financial information, Union Yes  Federal Credit Union observes these practices and procedures:

## Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

## Information We Disclose

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

## Our Security Measures

Access to nonpublic information about you is restricted to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

CREDIT UNION MEMBERS AND THE PUBLIC MAY RECEIVE COPIES OF THIS NOTICE OF PRIVACY PRACTICES BY CONTACTING THE CREDIT UNION. THIS NOTICE MEETS THE NOTIFICATION REQUIREMENTS OF THE NATIONAL CREDIT UNION ADMINISTRATION REGULATION ON PRIVACY OF CONSUMER INFORMATION, PART 716.



During our Operation Gratitude donation drive in the months of April and May, we collected several bins full of care package items and 210 personal letters of appreciation and support. We also collected \$1,773 in cash to help pay for the shipping costs of the care packages.

Operation Gratitude is a non-profit, all-volunteer organization that sends care packages to U.S. troops deployed overseas. In addition, Operation Gratitude provides civilians

anywhere in America a way to express their respect and appreciation to the men and women of the U.S. military in an active, hands-on manner.

Union Yes  Federal Credit Union thanks you for your support of Operation Gratitude and most of all, the troops thank you too. Here are some recent letters from the troops (as posted on [www.opgratitude.com](http://www.opgratitude.com)):

**God Bless you for what you do in support of Operation Gratitude.** *This means a lot to my brothers and sisters at-arms but especially to me. I sincerely got a lump in my throat when I received your package and felt like a child at Christmas opening the package with vigor and extremely appreciative of its contents which were much more than what I was expecting. What each one of your volunteers, donors, and contributors do is making a huge difference. Not only does it boost morale, but gives us living rather meek existences a means to carry on. I joined your facebook page and several of my friends and family have also joined to support your Operation. Keep up the great work!!!*  
W. E. S., MSgt, USAF

**To the people of Operation Gratitude:** *As I sit here going through my care package that I received from you all after a hard day here in Afghanistan I must say it brought a big smile to my face. Most of these wonderful items are really hard to get here locally. Here I am with a team of 40 young soldiers that are giving there all fighting to maintain your freedom as well as mine. When we see the boxes that come from you the volunteers and supporters it reminds us that someone really does care for us. What you are all doing is making a heck of a difference in our efforts maintaining the WILL to keep fighting. I just would like to say thanks and I also would like you all to know that we care for you also. Thanks! O yea and I got a big bag a pistachios, a*

*UFC movie, and all these goodies... I am definitely going to sleep well and yes I will share with my greedy little soldiers...lol*

A. A. CW2, OD TF  
Maintenance Officer,  
SPC M. M.



Thanks again to our generous members, local unions, and staff for making this a successful drive. Special thanks to Teamsters Local 952, San Diego Area Municipal Employees Local 127, Laborers' International Union Local 652, American Postal Workers – San Diego Area Local 197, Plasterers Local Union 200, AFT Guild – Local 1931, and Granada Middle School. For more information about Operation Gratitude please visit [www.opgratitude.com](http://www.opgratitude.com).

