

RANCHO Reporter

RanchoFCU.org | UFCWCU.org

SUMMER 2026



Celebrate 90 Years

WITH 90 DAYS NO PAYMENTS ON AUTO LOANS

We're celebrating our 90th anniversary all year long! For a limited time, finance a new or used auto loan and enjoy 90 days with no payments. It's our way of helping you drive into the future while honoring the members who've made the last 90 years possible.

- New & used vehicles
- Refinance from another lender
- Low rate – see our website
- No payments for the first 90 days

CALL US AT 866-855-9050

*APR = Annual Percentage Rate. Rates are subject to change at any time throughout the day without notice. Interest begins to accrue from the date the loan is funded. Offer is valid for auto loan refinances from other lenders. Promotion available through December 31, 2026. All loans are subject to credit approval and membership eligibility. Additional terms and conditions may apply. Promotion excludes existing Rancho Federal Credit Union and UFCW Credit Union auto loans.

Unlock Your Home's Potential

NOW WITH NO CLOSING COSTS*

Planning home improvements, consolidating debt, or covering major expenses? Now is the perfect time to put your home's equity to work. **For a limited time, apply between May 1 and July 31 and enjoy NO closing costs on our Home Equity Loans.** That means more access to the funds you need - and more money staying in your pocket. Take advantage of this special promotion and turn your home's equity into opportunity. **Contact us today to get started!**

*APR = Annual Percentage Rate. Your APR will be based on the total loan amount, selected term, loan-to-value (LTV), credit history, loan purpose, and individual financial circumstances. Rates and terms may vary. All loans are subject to credit approval. Offer valid for applications submitted from May 1 through July 31, 2026 and may be changed or canceled without notice.



Ask about our HELOC loans today!

PROTECT YOUR VEHICLE WITH Auto Protection Coverage

Many dealerships add expensive protection plans to your auto loan. At Rancho Federal, members can often get the same protection for much less. Protect your vehicle and your budget with:

- ✓ **Mechanical Breakdown Insurance** – Avoid surprise repair bills
- ✓ **GAP Coverage** – Coverage if your vehicle is totaled and your loan balance is higher than the value
- ✓ **Debt Protection** – Financial protection for your loan during unexpected life events

Ask us about auto protection coverage today!



Make Waves With Summer Skip-A-Pay!

Skip your loan payments for one month this summer

Your summer savings start here! With our Summer Skip-A-Pay program, you can skip your July or August loan payment and free up extra cash for what matters most, like vacations, family time, home projects, or simply a little breathing room.

Why choose Skip-A-Pay?

- Cover travel and summer getaway expenses
- Manage seasonal bills or unexpected costs
- Create extra flexibility in your monthly budget
- Enjoy peace of mind without missing a beat

Apply online in just minutes through our website or stop by any branch and we'll be happy to help you in person.

Certain terms & conditions apply. Read full disclosure on DocuSign Skip-A-Pay application at ranchofcu.org.



Montebello ATM Upgrade

We recently celebrated the ribbon cutting of our newly upgraded ATM at Adventist Health White Memorial Montebello. The enhanced ATM now offers members, staff, patients, and visitors improved convenience, accessibility, and an overall better banking experience. We're excited to continue serving our Montebello community with convenient, modern access to your finances. Check out the ATM features located at **Adventist Health White Memorial** located at **309 West Beverly Blvd, Montebello, CA 90640**.



HOLIDAY SAVINGS START NOW



[LEARN MORE](#)

The holiday season may seem far away, but now is the perfect time to start saving with a Christmas Club Account. Designed to help members prepare for holiday expenses throughout the year, this special savings account makes it easy to set aside funds through regular deposits. By planning ahead, members can enjoy a more festive and financially stress-free holiday season while reaching their savings goals one deposit at a time. Set up convenient automatic transfers and watch your savings grow for a specific purpose, like:

- ✓ Holiday shopping
- ✓ Travel and vacation expenses
- ✓ Property taxes
- ✓ Special events or other large purchases

Holiday Closures

INDEPENDENCE DAY
Friday, July 3rd

LABOR DAY
Monday, September 7th

Rancho Federal
CREDIT UNION

DOWNEY
Main Office

12620 Erickson Ave., Suite H
Downey, CA 90242
(562) 803-6401

CLAREMONT

Located inside UFCW Local 1428

705 W. Arrow Hwy.
Claremont, CA 91711
(562) 803-6401 ext. 8104

UFCW CREDIT UNION
A DIVISION OF RANCHO FEDERAL CREDIT UNION

BUENA PARK

Located inside UFCW Local 324

8530 Stanton Ave.
Buena Park, CA 90620
(562) 803-6401 ext. 8103

TOLL FREE (866) 855-9050

