



“I feel like I can trust what I am told at UFCU. That makes me happy not just because it’s my money, but also because relationships mean a lot to me.”

Member
Stacie C

Member Since
1999

Currency Affairs

Summer 2016

Celebrating 80 Years of Service | Winning in Austin’s Competitive Housing Market | Wealth Due to Inheritance



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Ellen S. Simpson, VP, Enterprise Risk Management

Sheila Jo Wojcik, Ph.D., SVP,

Communications/Corporate Affairs

You
Spoke

and We
Listened



In January 2015, we initiated an ongoing survey program to gather your thoughts and opinions about UFCU. We've collected more than 12,600 responses, each containing information to help us improve products, services and your member experience. Here are just a few of the recent improvements we've made, based on your feedback:

- We opened three new Financial Center locations to be more convenient to you: Victory Lakes in Galveston County, San Marcos in Hays County and Lakeway in Travis County.
- We deployed several new ATMs, including one on East Riverside Drive. We also are taking steps to maximize the availability of all UFCU ATMs.
- We partnered with San Antonio Federal Credit Union (SACU) to offer better interest rates on CDs. For more information on how to open a CD with SACU, visit UFCU.org.



Next time you get a UFCU survey, please take a moment to respond!

We value your feedback and assure you that each response is read and reviewed. With your input, we look forward to continuing to improve your UFCU experience.



President's Report

I am proud and grateful to lead a cooperative that in May celebrated 80 years of fine service extended to members of higher education communities in Central Texas, Galveston County, and beyond. It was on May 6, 1936, that 12 University of Texas faculty and staff members gathered at an organizational meeting to sign the charter for a new credit union. The Farm Credit Administration, the regulatory body for credit unions at that time, approved the application, issued an Organizational Certificate, and at the end of May, exactly 30 members collectively had deposited \$873 in the cooperative

while one had received proceeds of UFCU's first loan to members in the amount of \$35. All related details, including names of the original 30 members and how much each deposited, are recorded on an aging yellow ledger page that I proudly display in my office.

Quite candidly, one of the greatest challenges I face as leader of this organization is ensuring that, as it quickly grows and its operations become ever more complex, it retains the cooperative spirit, vision, and values that drove our founders' actions in 1936. While I joke with my colleagues that I wasn't there, after almost 40 years of service to credit unions, I consider myself more than qualified to speculate on what drew members to UFCU in the early days and personally observe what attracts them today. Simply put, it's that people matter. You matter. When we help position you for financial success, the cooperative directly benefits because you own the place... the better off you and our communities are, the better off we are.

Over the course of the May 28-29, 2016, weekend, I was beautifully reminded about just how much my UFCU colleagues care about our members and the communities we serve. That Saturday morning, as UFCU Regional Manager, Darrin Creech and his family were preparing to leave on a road trip to West Texas, he received a text from Austin Disaster Relief Network (ADRN) Executive Director Daniel Geraci, who had an emergency request. Late the night before, Daniel and his remarkable organization were shocked to discover the full gravity of devastation from flooding in Travis County, where more than 100 families were left homeless with no personal belongings other than the clothes on their backs. Daniel asked if UFCU could produce and have ready for pick-up later that day \$20,000 in gift cards, in denominations of \$100, to ensure families impacted by flooding could receive financial assistance sufficient to meet immediate needs. Darrin took a deep breath, as he knew producing 200-plus gift cards in short order on a busy Saturday before a holiday would be difficult. Before Darrin could fully assess whether this would be possible, ADRN received news of even more families needing help... and the request grew to \$25,000 in cards,

or 250 total at \$100 apiece. My extraordinary colleagues at UFCU's Lakeline, Highway 79, and Pflugerville financial centers immediately went into emergency dispatch mode, located and aggregated card stock from multiple locations, and committed to having the cards ready. I'm proud to report that in less than five hours after having received Daniel's call, Team UFCU produced all 250 cards and had them waiting for Daniel and his team, enabling ADRN to accomplish its mission.

Darrin said it best: "I have never been more proud of our teams, as the teamwork and commitment displayed Saturday was truly remarkable. This was a LOT of work, yet not one of our team members even so much as sighed when given this challenge. When they heard the needs of our community, and the impact they could make in assisting, they simply nodded their heads, and away they went to ensure success."

I recognize that perhaps from the outside, our facilities appear indistinguishable from those of other financial services providers. But I assure you that inside our facilities are 650 exceptionally gifted financial services professionals who, fully in the spirit of our founders in 1936, recognize that people matter and are determined, through exceptional service extended members and communities we serve, to make a difference. High fives are in order to them and to you, our members, for making the long-term success of this cooperative possible. Thank you for your membership and business and please never hesitate to let me know if we can be helpful in any way.

Warmest regards,

Tony C. Budet
President/CEO

Winning in Austin's Competitive Housing Market

If you have ever rushed to a home that is new to the market, hastily written what you think is a great offer, and suffered the crushing news that another buyer “won,” you are in good company. The Central Texas housing market is sizzling, and homes below the \$300,000 price mark are in high demand.



Let's look at some ways you can improve your negotiations and offer acceptance.

More so even than money, sellers want to be assured your deal will close, and will close on time. It is for this reason that a seller is more likely to take a cash offer as opposed to one that involves mortgage financing. Think about the implications for a seller if they do not close on time – a delay can have a domino effect on the seller's purchase of their next home, causing that closing to be delayed, losing earnest money, risking legal consequences for default and completely losing the deal. The seller's belongings are packed and possibly are in transit. Their home has been off the market and they have lost other potential buyers. Even if they are able to close on their new home, they are saddled with two mortgage payments and two sets of maintenance expenses.

It is no wonder cash is king. But if you aren't in a position to pay cash for a home purchase, here are some ways to make your offer more attractive.

- *Work with a lender who will guarantee that the transaction will close on time. UFCU guarantees that closing within 30 days of the receipt of the contact or UFCU pays the seller's total daily payment until the loan is closed. That is a guarantee backed by a \$2 billion credit union with a strong reputation for living up to its promises.*
- *Work with a local lender. Most sellers are less comfortable with a prospective buyer's pre-qualification letter from an out-of-state or Internet mortgage lender.*
- *Determine a win-win closing date. Sellers do not always want the fastest date. They may need time to find a home, or time to clean out 30 years of attic accumulation.*
- *Offer options: Do the sellers need to lease back for a few weeks after closing to make their transition easier? Can you accommodate? Is money or time more important to the seller? Can you help them by being flexible on either?*
- *Be prepared to offer over the list price if your REALTOR® recommends it. You may be able to combine some of the benefits listed above with a little more money to win the house.*
- *Prepare, with your REALTOR®, an offer that is easy to accept. A little communication with the seller's agent can go a long way. Don't argue over minutiae, like specifying a title company or quibbling over the amount of option money to offer.*

With price and terms being equal, make your offer so sensitive to the seller's need to close on time that you stand out and get the home you want.



How to Reduce the Cost of Your Auto Insurance

If you are like most, you want to pay the least amount possible on your car insurance. Here are a few simple ways to keep your insurance rates as low as possible:

- **BUY HIGHER LIABILITY LIMITS.** If you are carrying only Texas' minimum liability requirement of 30/60/25, you already are setting yourself up for higher rates. Statistically, customers carrying lower limits make more claims and thus insurance carriers consider them to be higher risks. By carrying higher limits, your insurance company will consider you to be a safer risk. The initial cost to increase your liability usually is minimal, and customers who maintain higher limits enjoy the rewards of lower premiums over time.
- **DON'T MAKE SMALL CLAIMS.** The glass chip in your windshield or small towing claim could possibly send you into a higher rating bucket. Pay those small repairs out of pocket, instead. Customers with numerous small claims eventually pay higher rates. A rate increase could cost much more than that small claim.
- **CHOOSE AN INSURANCE COMPANY WITH A SOLID FINANCIAL RATING AND EXCELLENT CLAIM SERVICE.** After all, the claims experience is what you are paying for. If a policy is extremely low priced, be sure that you are getting good coverage and that the company will actually pay your claims. What good is a low priced policy if your claim is not paid?
- **SELECT A HIGHER DEDUCTIBLE.** Some carriers will reward you with a lower rate if you carry a higher deductible.
- **TAKE DEFENSIVE DRIVING TO DISMISS SPEEDING TICKETS.** You can do this once every year. A speeding ticket will increase your rate at renewal.

UFCU Insurance Services chooses our carriers to benefit our members. All insurance companies must be financially sound and offer outstanding customer and claim service. As an independent agency, we shop multiple carriers to give you the best policy tailored specifically to fit your needs.

Contact UFCU Insurance Services for a free quote today at (512) 421-8100 or (800) 223-4197.

Member Educational Seminars & Events

Visit UFCU.org to register or for complete event details.



DATE

TOPIC

TIME

LOCATION

Sept
7

Cybersecurity Awareness

6 PM

Brodie

Sept
10

Shred Day

10 AM – 12 PM (or until truck
is full) weather permitting

North Guadalupe

Sept
14

First Time Home Buyers

6PM

UFCU Plaza Event Center

Sept
14

Estate Planning Basics*

6 PM - 7 PM

Lakeline

Sept
20

Insuring Your Home

6 PM

UFCU Plaza Event Center

Sept
21

Investment Basics*

6 PM

Steck

Sept
28

Retirement Income Planning*

6 PM

North Guadalupe

Oct
12

Retirement Income Planning*

6 PM - 7 PM

Lakeline

Oct
13

Wheels 101®

6 - 7:30 PM

UFCU Plaza Event Center

Oct
20

Teacher Retirement System 101*

6:30 PM

The Hampton Inn
(near Victory Lakes)

Dec
7

Cybersecurity Awareness

6 PM

Teravista

Dec
10

Shred Day

10 AM – 12 PM (or until truck
is full) weather permitting

North Guadalupe

Seminar & Event Descriptions

TOPIC	DESCRIPTION
Cybersecurity Awareness	We live in a world that is more connected than ever before. The Internet touches almost all aspects of our daily life, whether we realize it or not. In this educational seminar, we'll discuss cybersecurity best practices on what you can do to protect yourself, family or business. Our goal is to raise awareness about cybersecurity and provide simple tips to be safer online.
Estate Planning Basics*	What are some of the basics of financial planning? A few of the topics discussed in this seminar are: <ul style="list-style-type: none"> - How to construct a budget and the importance of establishing an emergency fund - Credit fundamentals - Basics investment concepts, including risk tolerance and the difference between pre-tax, after-tax, and tax-investments - Basic estate planning concepts
First Time Home Buyers	It is time to own your first home! UFCU is here to help. Come learn how to buy your very first home. UFCU is offering advice and information on how to qualify for a loan, what to expect from your REALTOR®, the benefits and pitfalls of purchasing a foreclosure, and the meaning behind all the mortgage terminology and costs. Learn how to stop renting and enjoy all the financial and personal benefits of owning your own home. Equal Housing Lender. 8303 N MoPac Expy, Austin, TX 78759. NMLS # 441215
Insuring Your Home	All home insurance policies are not the same. It is important to know what you are buying when you are insuring your home. Topics discussed will be: <ul style="list-style-type: none"> - How home insurance rates are determined - The different types of home insurance policies - The correct dwelling limit for your home - Basic home insurance coverages - Optional home coverages - Liability and the homeowner
Investment Basics*	What are some of the basics of investments? A few of the topics discussed in this seminar are: <ul style="list-style-type: none"> - General fundamental investment concepts <ul style="list-style-type: none"> • Effects of inflation and compounding • Identifying goals and time horizons • Relationship between risk and return - Types of investment options available - General investment strategies <ul style="list-style-type: none"> • Asset allocation • Dollar cost averaging
Retirement Income Planning*	This seminar will help you plan for a financially successful retirement. We will address: <ul style="list-style-type: none"> - Are you on track for the retirement you envision? - Do you know what type of income you can expect in retirement?
Shred Day	Criminals need very little information to steal identities, and garbage cans offer an abundance of information from paperwork. Bring up to two file boxes of paper per household for free confidential shredding. Commercial high-volume shredders, courtesy of Iron Mountain, will be on-site to shred your records. GES (Global Environmental Recycling) will be on-site to collect and recycle your electronics. For more information regarding GES and for a list of acceptable recycling items visit www.GESRecycles.com . UFCU's Risk Manager Chris Miller also will be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark your calendars now!*
Teacher Retirement System 101*	*Weather permitting
Teacher Retirement System 101*	As an educator, it is important to you to help your students understand the choices that are available to them. At UFCU, we feel the same way about our members. Please join us to learn more about your choices and opportunities from TRS. Topics include: <ul style="list-style-type: none"> - TRS Retirement Rules - TRS Standard Annuity Calculation - Partial Lump Sum Option (PLSO) - Government Pension Offset (GPO) - Windfall Elimination Provision (WEP)
Wheels 101®	Getting ready to go out and buy a new or used car? Thinking about refinancing your current car? Join us for an educational and exciting discussion about what to expect and how to best prepare yourself for the car buying experience. Learn the important principles of car buying, refinancing, and the following: <ul style="list-style-type: none"> - "Dealer Levers" and how to spot them - Properly structuring your rate and term - Managing debt to improve your credit and financial future - Acting as a cash buyer - Believing in "Second Chances"

* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, **are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. UFCU has contracted with CFS to make non-deposit investment products and services available to credit union members.

WEALTH DUE TO INHERITANCE



YOU'RE THE BENEFICIARY OF AN INHERITANCE...NOW WHAT?

If you are the beneficiary of an inheritance, you may find yourself suddenly overwhelmed. Even if you expected the inheritance, you may be surprised by the size of the bequest or the diverse assets you've inherited. You may need to seek professional advice to evaluate your new financial position, manage your assets, and understand the tax consequences of your inheritance, among other issues.

It's important to reevaluate your financial standing once you receive your inheritance. Before you spend or give away any money or assets, decide to move, or leave your job, you should seek the advice of a professional to do a cash flow analysis and determine your net worth as a first step toward planning your financial strategy. Your strategy will partly depend on whether you have immediate access to, and total control over, the assets, or if they're being held in a trust for you. In addition, you need to know what types of assets you've inherited (e.g., cash, property, IRAs or a portfolio of stocks).

SHORT-TERM AND LONG-TERM NEEDS AND GOALS

Once you've done a cash flow analysis and determined what type of assets you've inherited, evaluate your short-term and long-term needs and goals. For example, in the short term, you may want to pay off consumer debt such as high-interest loans or credit cards. Your long-term planning needs and goals may be more complex. You may want to fund your child's college education, put more money into a retirement account, invest, plan to minimize taxes, or travel.

Use the following questions to begin evaluating your financial needs and goals, then seek advice from a professional on implementing your own financial strategy:

- Do you have outstanding consumer debt that you would like to pay off?
- Do you have children you need to put through college?
- Do you need to bolster your retirement savings?
- Do you want to buy a home?
- Are there charities that are important to you to which you wish to benefit?
- Would you like to give money to your friends and family?
- Do you need more income currently?
- Do you need to find ways to minimize income and estate taxes?



OTHER PLANNING NEEDS TO CONSIDER:

- **Income tax considerations:** In general, you won't directly owe income tax on assets you inherit. However, a large inheritance may mean that your income tax liability eventually will increase. Any income that is generated by those assets may be subject to income tax, and if the inherited assets produce a substantial amount of income, your tax bracket may increase.
- **Transfer tax considerations:** You'll need to consider not only your current income tax obligations but also the amount of potential transfer taxes that may be owed. You may need to consider ways to minimize these potential taxes.
- **Impact on investing:** Inheriting an estate can completely change your investment strategy. You will need to decide what to do with your new assets. Remember that there's no rush. If you want to let your head clear, put your funds in an accessible interest-bearing account until you can make a wise decision with the help of advisors.
- **Impact on your insurance coverage:** You'll need to re-evaluate your insurance coverage. Now, you may be able to self-insure against risk and potentially reduce your property/casualty, disability, and medical insurance coverage. (However, you might actually consider increasing your coverages to protect all that you've inherited). You may want to keep your insurance policies in force, however, to protect yourself by sharing risk with the insurance company.
- **Your new estate planning needs and using trusts to ensure proper management of your estate and minimize taxes:** If you feel that your beneficiaries will be unable to manage their inheritance, you may want to set up trusts for them. You also can use trusts for tax planning purposes. For example, setting up an irrevocable life insurance trust may minimize federal and state transfer taxes on the proceeds.
- **Impact on education planning:** You may want to use part of your inheritance to pay off your student loans or to pay for the education of someone else (e.g., a child or grandchild).
- **Giving money or property to charity:** If you make a gift to charity during your lifetime, you may be able to deduct the amount of the charitable gift on your income tax return.
- **Giving money or property to individuals:** Once you claim your inheritance, you may want to give gifts of cash or property to your children, friends, or other family members. Or, they may come to you asking for a loan or a cash gift. It's a good idea to wait until you've have a financial plan before giving or lending money to anyone, even family members. If you decide to loan money, make sure that the loan agreement is in writing to protect your legal rights to seek repayment and to avoid hurt feelings down the road, even if this is uncomfortable.



Michael Guthrie, CFP®
Wealth Advisor
CUSO Financial Services,
L.P.* at UFCU
(512) 467-8080 x22581
MGuthrie@ufcu.org

The CFS* financial advisors at University Federal Credit Union, will work closely with you for a financial review. For more information or for a complimentary consultation, email or call us today.

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Are you interested in UFCU's member stories, job opportunities, latest product information, community involvement, promotions, and your ability to offer feedback?

If you answered "yes" to any of those you should be following us on our social media sites...if you aren't already. We've been up to quite a bit since our last edition of the *Currency Affairs*, and if you want to know what's happening with UFCU on a regular basis follow us on our select social media sites.

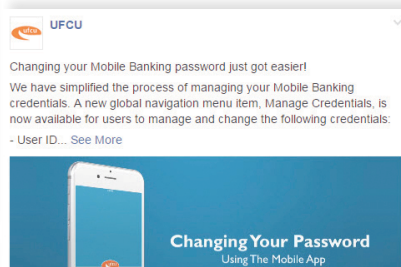
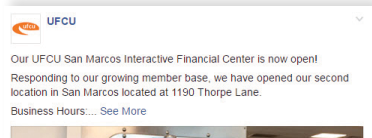
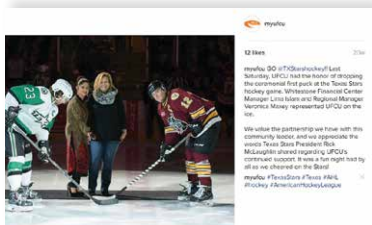
UFCU shared: Following • 4d

UFCU is a member-owned not for profit cooperative that focuses on providing for the well-being of our members. If you want to help us fulfill our mission, check out our current job openings and apply today!

We're Hiring.

Career Opportunities at UFCU
jobs-ufcu.icims.com • If you're looking for a place to work that values building great teams, thrives on progressive ideas and creates a foundation of unwavering...

Like • Comment • Share • 3



UFCU Believes Shorter is Better

Moving in the opposite direction from many auto dealerships and auto lenders, in May UFCU launched an educational program and interest rate changes designed to help vehicle buyers choose shorter-term vehicle loans.

Too often the entire emphasis of a car loan is keeping the payment as low as possible. This is accomplished by extending the term of the loan long past the time in which the vehicle has lost most of its value. Loan terms of 72 and 84 months are becoming the norm, and they can be a recipe for an "upside down" car loan.

"We are seeing our members purchase vehicles and finance the negative equity from their previous car," said Jim Brown Senior Manager, Retail Lending. "This leads to a never-ending spiral of longer terms and interest being paid on the new vehicle, and the previous vehicle. Financially, this makes no sense for our members."

UFCU has created a number of tools to help members build equity in their vehicles through shorter-term car loans. We also have lowered interest rates to enable members to opt for shorter-term loans and still have manageable payments. Call

9 UFCU to discuss how we might help you refinance a current loan or purchase a new vehicle while setting you up for financial success in managing this debt.

"We are seeing our members purchase vehicles and finance the negative equity from their previous car."

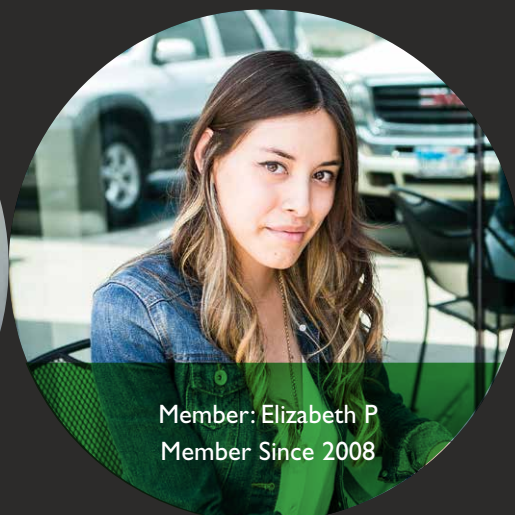
Jim Brown
Senior Manager, Retail Lending



Your well-being is at the beginning and end of every decision we make. Thank you for your membership and 80 years of inspiration.



Member: Bartosz & Kamila S
Member Since 2002



Member: Elizabeth P
Member Since 2008



Member: Greg L
Member Since 2013



Member: Lameka M
Member Since 2012



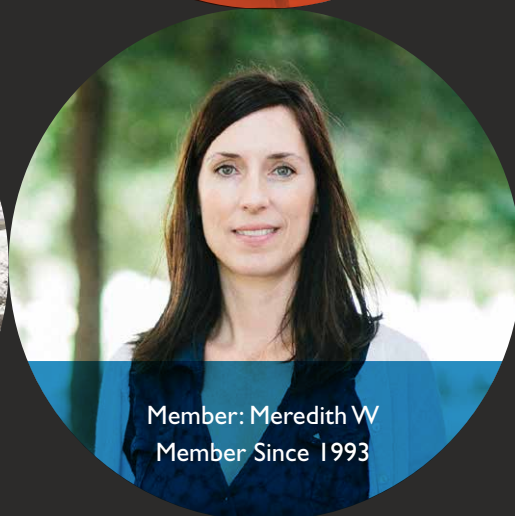
Member: Koushik S
Member Since 2014



Member: Robyn S
Member Since 2012



Member: Ben S
Member Since 2008



Member: Meredith W
Member Since 1993



Have we impacted your life by helping you achieve success or a milestone? Were we able to help you get back on track financially, or improve your credit score? Did we help you purchase the home or car of your dreams? We'd love to hear your story and share it with your fellow UFCU members. If you are interested in turning your story into an official UFCU member testimonial, please email membership@ufcu.org.

We look forward to serving you for another 80 years and beyond.



PO Box 9350 • Austin, Texas 78766-9350

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HOLIDAY CLOSINGS

UFCU will close in observance of the following holidays:



Independence Day Monday, July 4, 2016

Labor Day Monday, September 5, 2016

Columbus Day Monday, October 10, 2016

Veterans Day Friday, November 11, 2016

Thanksgiving Day Thursday, November 24, 2016

Christmas Monday, December 26, 2016



LOCATIONS

Ben White 130 E Ben White Blvd, Austin, TX
Brodie 9925 Brodie Ln, Austin, TX
Downtown 201 W 7 St, Austin, TX
Galveston 428 Postoffice St, Galveston, TX
Highway 79 120 Palm Valley Cv, Round Rock, TX
Lakeline 13860 North US Hwy 183, Austin, TX
Lakeway 1213 Ranch Road 620, Lakeway, TX
N Guadalupe 4611 Guadalupe St, Austin, TX
Pflugerville 15116 FM 1825, Pflugerville, TX
San Marcos 1190 Thorpe Ln, San Marcos, TX
Scofield 1500 W Parmer Ln, Austin, TX
S Mopac 5033 US Hwy 290 W at MoPac, Austin, TX
Steck 3305 Steck Ave, Austin, TX
Teravista 571 University Blvd, Round Rock, TX
University 2244 Guadalupe St, Austin, TX
Victory Lakes 2500 S Gulf Fwy, League City, TX
Westlake 701 Capital of Texas Hwy S, Westlake Hills, TX
Whitestone 3200 E Whitestone Blvd, Cedar Park, TX

MORTGAGE SERVICES

UFCU Plaza 8303 N MoPac Expy, Suite A105, Austin, TX

YOU CAN REACH US BY DIALING

(512) 467-8080

(800) 252-8311

MAILING ADDRESS

PO Box 9350
Austin, TX 78766-9350

WEB ADDRESS

UFCU.org

UFCU PLAZA

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Austin, TX 78759