

Currency Affairs

Summer 2017

"I can't think of too many people I've done business with as long as UFCU."

Cady C | Member Since 1979

Page 14

Is Your Auto Loan Term Important?

Page 5

Who's the Right Financial Planner for You?

Page 10

Could an SBA Loan Help You?

Page 13



Concern for Community, Seminars and Events, and more inside...



Earn More for Your Savings

We've partnered with Credit Human to offer you better interest rates on Share Certificates. Learn how you can get twice the credit union power (and service) at UFCU.org/EarnMore.



President's Report

Many of us share with our friends, family, and colleagues who might still bank at traditional financial institutions the more obvious advantages of credit union membership: great rates, more personalized service from a locally owned business, the emphasis on people over profits.

But do you know what else sets credit unions apart from larger, more traditional banking institutions? Credit unions operate under a code of ethics of sorts. It's true. There's no secret handshake, but there is actually a list of seven principles that we here at UFCU, along with most credit unions, conscientiously support:

1. Voluntary Membership — You are eligible, without discrimination of any kind.

2. Democratic Member Control — You influence policies and procedures through your elected officials.

3. Members' Economic Participation — You contribute to and democratically control the capital of our cooperative.

4. Autonomy and Independence — You can trust us because we're a self-help organization, controlled by you and independent from other entities.

5. Education, Training, and Information — We can help you improve your financial well-being and that of your community at large.

6. Cooperation among Cooperatives — You can rely on us to actively support and promote the greater cooperative movement.

7. Concern for Community — You may follow our lead as we work towards sustainable development of our communities.

At UFCU, we've taken to mapping these principles directly to the products and services we deliver to you. As the largest locally owned financial institution in Central Texas and with more than 81 years of service, we're proficient in delivering on the first five principles. And we're continually striving to broaden our educational offerings, products, and services to best meet your needs. We're particularly

focused on enhancing the quality, functionality, and ease-of-use of our entire digital product line.

So what about the last two principles? We're always working within local, state, national, and international circles to strengthen the global cooperative movement. And the seventh principle, Concern for Community, is a principle we especially strive to champion. I've taken to describing our efforts in this area as a virtuous circle. We invest our resources — people, capital, influence, relationships, and assets — in our higher education partners and broader communities. As our institutions of higher education excel at what they do best (injecting talent into our communities), the residents thrive, positioning our cooperative to better serve you. We believe the health and economic vitality of our communities are critical to both your quality of life and the ongoing viability of our cooperative.

Because our cooperative is thriving by almost any measure, we have the luxury of asking ourselves how, through employment of these seven principles, we can become a multiplier for responsible business practices and sustainable community development. Our hope is that every individual has an opportunity to succeed. Through your membership, you've joined us in these efforts. Thank you for your collaboration and for your business. We appreciate you very much!

Warmest regards,

Tony C Budet
President/CEO



Board of Directors/ Senior Leadership

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Heather M McKissick, VP, Community Impact
and Business Development
Aaron M Persons, VP, Retail Operations/CRO
John C Petrey, VP, Information Technology/CIO
Laurie A Roberts, SVP, Lending/CLO
Ellen S Simpson, VP, Enterprise Risk Management

Holiday Closings

UFCU will close in observance
of the following holidays:



Independence Day	Tuesday, July 4, 2017
Labor Day	Monday, September 4, 2017
Columbus Day	Monday, October 9, 2017
Veterans Day	Saturday, November 11, 2017
Thanksgiving Day.....	Thursday, November 23, 2017
Christmas Day	Monday, December 25, 2017

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

UFCU Plaza..... 8303 N MoPac Expy, Austin, TX

Mortgage Services..... Suite A105
Insurance Services..... Suite A110 (By Appointment Only)
Investment Services..... Suite A110 (By Appointment Only)

You Can Reach Us By Dialing

(512) 467-8080 or (800) 252-8311

Mailing Address

PO Box 9350
Austin, TX 78766-9350

Web Address

UFCU.org





Bartosz and Kamila S | Members Since 2002

Home Ownership — The American Dream Lives On

Is home ownership really still part of the American dream? After the events of the recession and the bursting of the housing bubble, this is a fair question. Texas fared far better than other parts of the country, but \$8 trillion dollars in home equity wealth was lost, and many families were traumatized by the loss of their home.

What You Should Know About Interest Rates

The interest rate for a 30-year fixed mortgage hit a record high of 18.45% in October 1981. This is more than 15 points higher than its all-time low of 3.31% in November 2012. On a \$200,000 mortgage, that would amount to a difference of about \$2,200 in a monthly mortgage payment. Today's rates are still at near-record lows. At an average of 4.2% for April 2017, a monthly payment on the same mortgage would be about \$1,000.

What to Expect from a Real Estate Agent

In the competitive Texas home market, you need an advocate and a guide. A competent and experienced real estate

agent knows when new homes come on the market, knows market values, and knows how to write a contract to protect your interests. You would not perform your own tooth extraction; don't go it on your own when making the largest purchase of your life.

Why You Should Buy Your Home Now

Consider these three reasons for taking action now:

- Prices are increasing and will continue to rise. Recent reports indicate that there was a 7% increase in Austin's prices in 2016.
- You can either build equity in your home or help your landlord build equity in his property.
- You stand to gain many benefits:

"Rates hovering around 4.5% may be high relative to 2012, but something to celebrate compared to almost any year since 1971."

—Freddie Mac Blog

tax advantages, a place for your children to grow up, the ability to renovate and decorate as you please, and the ability to "get in the game" as home prices continue to rise.

While the housing crisis did impact the desire to own, it did not have a long-term effect. The American dream of owning a home lives on.

**Call Austin's #1 mortgage team
at (512) 997-HOME (4663)
or (800) 476-8409.**



UFCU NMLS #441215
8303 N MoPac Expressway, Austin, TX 78759



Norman S | Member Since 2012

Your Auto Loan Term Is More Important than You Think

If you're new to car buying, it can be hard to know what to focus on when it comes to getting a fair deal. Should you focus on getting a smaller monthly payment, the length or term of your loan, the interest rate, or all of the above? Although the amount of your monthly payment is often the driving force in obtaining a loan, interest rate and term are equally as important for your long-term financial health. The term of an auto loan is more important than you think.

Remember these four tips when you're ready to negotiate a deal:

1 Focus on the Actual Price

If you tell a dealer that you want to stay within a monthly price, they'll likely give you multiple options. More often than not, they'll try to sell you the most expensive car at the top of your monthly budget range, or even a tad over. But be cautious about these types of offers. If you only focus on your monthly

payment amount, you may not have an accurate understanding of the big picture of your potential purchase. It's easy to lose focus when you're eager to get behind the wheel of your new car. But try to focus on the actual total price of the car as opposed to just the monthly payment. If you target a specific price point versus monthly payments, you could possibly drive away with a better deal.

2 Pay off the Loan More Quickly

To stay below your desired monthly payment, dealerships will often offer you a longer payment term. For example, instead of paying off your car in 48 or 60 months, they might stretch it to 72 months. While this might seem like a better deal because of the lower monthly payments, you will end up paying

more in the long run, and you'll have a car payment for a longer period of time. Not only that, but if you get into a wreck or need to sell your car for some reason, you risk owing more on the car than what it's worth when you stretch out your loan payments for that many years.

3 Lower Your Interest Rates

With a longer term, you not only pay more in the long run, you often end up with a higher interest rate as well. Choosing a shorter term can help you save significantly on interest rates and payments. You'll also get better interest rates if you have a solid credit score and can bring a substantial down payment. Essentially, the more responsible you are as a borrower, the more you benefit.

4 Have More (and Better) Options

When you aren't completely focused on monthly payments, you open the door to other choices when it comes to cars, terms, and prices. As long as you aren't stretching yourself too thin financially, you should be able to find a car that meets your needs and can keep you safe on the road for years to come.

While monthly payments are important to keep in mind, they shouldn't be the sole reason for your final decision to purchase a car. It's wiser to consider the big picture, which admittedly might not align with your dream car. Still, sometimes it's better to delay gratification in pursuit of financial stability. With a little patience and self-control, there might be a dream car in your future after all.

Call us at (512) 498-CARS (2277), (800) 252-8311, or stop by any financial center to learn more.

Concern for Community

A driving force behind the success of UFCU is the shared concern we have for our community. Our Members and our employees inspire us to continue working toward community development and improvement, especially for those who might be less fortunate.

Thus far, in 2017, we're on track to achieve our annual employee goals*:

- 1,664 volunteer hours
- 31% employee participation
- \$25,473 matched employee giving

"The DO GOOD program is our ongoing effort to find ways to do more, to be a force for good, and to help make a positive difference to those who live in our communities."

—Heather McKissick, Vice President of Community Impact and Business Development



Visit UFCU.org/DoGood2016 for a complete summary of our first year.

*Data as of 5/31/2017

Seminars and Events

Visit UFCU.org to register or read complete seminar and event descriptions.



DATE



TOPIC



TIME



LOCATION

Jul 11	Get Your Retirement Back on Course*	6–7 PM	University
Jul 12	Estate Planning Basics*	6–7 PM	Steck
Jul 19	Get Your Retirement Back on Course*	6–7 PM	UFCU Plaza Event Center
Jul 20	Teacher Retirement System 101*	7:30–8:30 AM	UTMB Galveston, Jennie Sealy Conference Room 2.506B
Jul 26	Get Your Retirement Back on Course*	6–7 PM	Scofield
Aug 3	Family Love Letter*	6:30–8 PM	UFCU Plaza Event Center
Aug 8	Get Your Retirement Back on Course*	6–7PM	UFCU Plaza Event Center
Aug 9	Get Your Retirement Back on Course*	6–7PM	Brodie
Aug 15	Planning for Long-Term Care*	6–7 PM	Lakeline
Aug 16	Estate Planning Basics*	6–7 PM	Brodie
Aug 22	Roth Conversions*	6–7 PM	North Guadalupe
Aug 24	Financial Planning Basics*	5:30–6:30 PM	UTMB Galveston, Jennie Sealy Conference Room 2.506B
Aug 29	Get Your Retirement Back on Course*	6–7 PM	Highway 79
Sep 5	Buying Your First Home	6–8 PM	UFCU Plaza Event Center
Sep 6	Investment Basics*	6–7 PM	University
Sep 6	Cybersecurity Awareness	6–7 PM	UFCU Plaza Event Center
Sep 7	Retirement Income Planning*	6–7 PM	Lakeline
Sep 13	Get Your Retirement Back on Course*	6–7:30 PM	UFCU Plaza Event Center
Sep 16	Shred Day	10 AM–12 PM or until truck is full	North Guadalupe

Sep 19	Get Your Retirement Back on Course*	6–7 PM	North Guadalupe
Sep 20	Insuring Your Home	6–7:30 PM	UFCU Plaza Event Center
Sep 21	Planning for Long-Term Care*	6–7 PM	Steck
Sep 27	Financial Planning Basics*	6–7 PM	UFCU Plaza Event Center
Oct 4	College Planning*	6–7 PM	North Guadalupe
Oct 5	Family Love Letter*	6:30–8 PM	UFCU Plaza Event Center
Oct 7	Shred Day	10 AM–12 PM or until truck is full	Victory Lakes
Oct 12	Wheels 101®	6–7:30 PM	UFCU Plaza Event Center
Oct 17	Estate Planning Basics*	6:30–7:30 PM	Victory Lakes
Oct 17	Get Your Retirement Back on Course*	6:30–8 PM	UFCU Plaza Event Center
Oct 18	Estate Planning Basics*	6–7 PM	UFCU Plaza Event Center
Oct 19	Get Your Retirement Back on Course*	6–7 PM	Highway 79
Oct 24	Get Your Retirement Back on Course*	6–7 PM	UFCU Plaza Event Center
Oct 25	Planning for Long-Term Care*	6–7 PM	Brodie
Nov 2	Get Your Retirement Back on Course*	6–7 PM	Whitestone
Nov 7	Get Your Retirement Back on Course*	6–7 PM	North Guadalupe
Nov 8	Get Your Retirement Back on Course*	6–7 PM	San Marcos
Nov 9	Teacher Retirement System 101*	11:30 AM–1 PM	UTMB Galveston, Jennie Sealy Conference Room 2.506B
Nov 16	Get Your Retirement Back on Course*	11:30 AM–1 PM	UTMB Galveston, Jennie Sealy Conference Room 2.506B
Dec 5	Planning for Long-Term Care*	6–7 PM	North Guadalupe
Dec 9	Shred Day	10 AM–12 PM or until truck is full	North Guadalupe
Dec 12	Get Your Retirement Back on Course*	6–7 PM	University
Dec 13	Cybersecurity Awareness	6–7 PM	Ben White

* 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.

Who's the Right Financial Planner for You?

An Interview with CFS¹ Sr Financial Advisor, Mark Spirk



Pictured: Matthew Taheri, Manager of Wealth Management with CFS Financial Advisors, Michael Guthrie, Mark Spirk, and Jonathan Sheets

Finding a financial planner can be overwhelming. It's a big decision, and hopefully one that will help you identify the specific steps you'd need to take to help achieve the financial future you envision.

Whether you're still searching for the right investment professional or you're already working with someone, we've got some tips for you.

Consider these pointers from CFS Sr Financial Advisor, Mark Spirk, MBA, to help you choose the right advisor for your financial journey.

What do I need to know about the financial planning process?

Financial planning can be a complex and intimidating process for many people. I think the amount of time I spend educating Members is a real differentiator in my practice. I tend to spend a lot of time up front with Members, educating them about the process involved and discussing how we can reach our planning and implementation decisions. Essentially, I want to provide enough education so that the solutions we choose together not only make sense, but almost become self-evident. I'm happiest when we arrive at that "a-ha" moment together.

Over the years, I've found that when we take the time to educate Members about the planning process, they tend to value the plan more. Why is that important? In my experience, that confidence (for the process, the plan, and the advisor) increases your chances of a successful long-term relationship. And that often leads to better outcomes.

What should I expect from a first meeting with a prospective advisor?

Think of it as a fact-finding interview for both parties to see if you can

create a mutually beneficial, long-term partnership. It starts with a conversation about where you are now and where you want to be throughout the various stages of your life. I ask a lot of questions about things that might not seem related to financial planning on the surface, but your answers help me understand the story of "you." I believe truly knowing your individual story is a big part of forging a connection that will stand the test of time. And I expect you to ask a lot of questions too. Remember, this is a partnership. So I want to provide guidance that addresses your total financial health.

How do you know when a financial advisor is a good fit?

At the risk of sounding corny or over-simplistic, trust your gut! Of course, things like years of experience, professional designations, and having a clean professional background (free and publicly available) are also important, but think about these broader questions too:

- Are they easy to talk to and understand?
- Do they make you feel comfortable?
- Are they open and adaptable to change?
- Have they demonstrated integrity so you can feel confident about their recommendations?
- What do you know about the organization they have chosen to affiliate with?

The right answer to each of these questions can help ensure you've made the right choice for you. Changes are inevitable in your life and your portfolio. Ultimately, you have to have a good feeling about the prospect of forming a long-term partnership with your financial advisor.

Why should someone consider doing their financial planning through CFS at UFCU?

This is my nineteenth year as an advisor, and although many things have changed over the years, one thing that has not changed in this industry is the value of solid, unbiased financial guidance. Everything we do here at UFCU revolves around the well-being of our Members. At its core, UFCU serves a broader purpose that emphasizes concern for people. Our Members really are at the heart of all we do. If you like to shop local and prefer an organization that gives back to the communities it serves, UFCU is a great choice.

To find a financial advisor or learn more, contact the CFS Investment team at UFCU at (800) 252-8311, x21085, or you can reach out to Mark Spirk directly at (512) 977-7924.



¹ 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.

CFS does not provide tax or legal advice. For such guidance, please consult a tax and/or legal advisor.

² Five Star Professional is an independent third party research firm. The five star award is not indicative of an individual's performance. Inclusion on the five star list should not be construed as an endorsement by Five Star Professional or the magazine. Visit www.fivestarprofessional.com for additional details about the Five Star Wealth Manager award.



Online Banking Is About to Get Even Better

UFCU Online Banking will soon be updated to offer easier access, enhanced security, and more options for managing your accounts 24/7.

Learn more at UFCU.org/OnlineBanking.



Mark D | Member Since 1982

What's at Risk with Minimum-Limit Auto Insurance?

The state mandated minimum liability limit for auto insurance in Texas is 30/60/25. What does that mean? It means these are the dollar amounts an insurance carrier will pay to another party in the event that you are at fault in an accident. Each number represents a dollar amount. The first number (30) indicates \$30,000 worth of coverage for bodily injury per person, 60 means \$60,000 for bodily injury per accident, and 25 signifies \$25,000 for damages to someone else's property.

The problem with 30/60/25 is that it may not be enough coverage for a major accident. Did you know that the US Department of Transportation estimates that a typical driver will have a near auto accident one to two times per month and will be in a collision every six years? The next

time you're sitting in traffic, take a look around you. An observant driver will quickly notice that most vehicles on the road are worth more than \$25,000. Also, it's important to realize that \$30,000 may not be enough to cover a trip to the hospital by ambulance, diagnostic tests, surgery, and medication.

What happens when you don't have enough coverage to pay for an accident? You could be sued by the other party or their insurance carrier and make yourself vulnerable to severe financial hardship.

There is a simple solution to avoid losing your money and property. Carry higher limits on your auto

policy and an umbrella policy.

The good news is that higher liability limits and an umbrella policy are relatively inexpensive. In fact, over time, a consumer carrying 250/500/100 will enjoy paying a lower rate than the minimum limit crowd because they are considered a lower risk to a carrier.

Our mission at UFCU Insurance Services is to educate our Members. We'd like to assist you in making informed decisions that are right for you.

For more information about how to insure your home or property, contact us at (512) 421-8100 or (800) 223-4197.

What's at Risk?

- Equity
- Personal Property
- Investments
- Bank Accounts
- Future Income



Tamara M and Jesse G | Members Since 2000

UFCU Now Offers Business Loans

UFCU is proud to announce that we now offer business loans supported by the Small Business Administration (SBA). Mark Hodges, SBA Specialist for Commercial Lending, recently joined the UFCU team to manage the SBA Lending Group. Mark brings a wealth of knowledge to UFCU with over 20 years of banking experience, 15 years specializing in SBA lending.

The SBA was created in 1953 as an independent agency of the federal government to help small businesses obtain debt capital by providing an additional governmental guaranty for the lender. We offer two types of

SBA loans: 7A and 504. And we're proud to be an SBA preferred lender. That means we can approve and fund SBA loans more quickly than lenders without this designation.

As a business owner, you can take advantage of the 7A loan program for financing most general business needs, including inventory, equipment, accounts receivable, working capital, business acquisition, and real estate. And the 504 loan program is available to you when you need financing specific to real estate acquisition and/or construction, along with long-term equipment financing.

Who can qualify?

Many successful businesses have benefitted from an SBA loan. They are not simply loans of last resort. Restrictions as to who

can qualify are based on number of employees or gross revenue, depending on your industry code.

If your business is classified with a Wholesale or Manufacturing industry code, you can qualify for an SBA loan if you meet the following criteria:

- **Wholesale Sector**
No more than 100 employees
- **Manufacturing**
No more than 500 employees

If your business is classified with a Construction or Retail/Service industry code, you can qualify for an SBA loan if you meet the following criteria:

- **Construction Sector**
Average (3 year) annual sales of not more than \$28 million
- **Retail/Service**
Average (3 year) annual sales of not more than \$29 million

What are the Benefits of an SBA Loan?

- Longer maturities than conventional loans
- Improved cash flow
- Competitive interest rates
- Reduced down payments with higher loan to value
- Options for rolling in loan fees

Do SBA loans require large amounts of documentation?

No. SBA loans require the same documentation as conventional loans.

Do SBA loans require more time to close than conventional loans?

No. SBA loans can take as little as 30-45 days to close, depending on the loan purpose and timeliness in gathering information.

Are SBA loans only right for small sole-proprietorship type businesses?

No. Corporations, partnerships, and limited liability companies (LLCs) are eligible. SBA loan amounts can be up to \$5 million.

Next Steps

It's simple to get started. Just think about what you'd like to accomplish and gather some basic information about your small business:

- Decide what your goals and objectives are for your business.
- Find a lender that will listen to you, consider your specific needs, and become an advocate for your company.
- Organize your financial statements (typically for the previous three years) and be ready to share the information and discuss your goals.

The Credit Union Difference

As a credit union, UFCU is uniquely positioned to understand the special needs and circumstances of privately held businesses. And our mission to serve the well-being of our Members and give back to the communities we serve translates to our genuine interest in the success of your small business.

If you're interested in an SBA loan or learning more, contact SBA Specialist, Mark Hodges at (512) 421-7356 or (800) 252-8311.



Cady C | Member Since 1979

"I can't think of too many people I've done business with as long as UFCU."

I joined UFCU when I first arrived in Austin in the early '80s, and I've been a Member ever since. My children's first savings accounts and, much later, first car loans were with UFCU. UFCU has served my family very well over the last 30+ years.

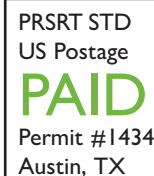
When I became the treasurer for District 5 of the Texas Nurses Association, which includes Austin and 10 surrounding counties, I recommended to the Board that we move our bank account to UFCU. The staff was so helpful that now all of my colleagues also have access to UFCU's great services. UFCU has been an avid supporter of our organization and done an annual nursing scholarship for a nursing student during Nurses Week. Over 100 nurses have become Members since we started working with UFCU.

When my mom passed away and I was the executor for my mom and dad's trust, the people at UFCU worked with me step by step and helped me figure out exactly what I needed to do. They just helped me so much with something that was so challenging. I've never had a bad experience with them.

Working with UFCU is so different from dealing with the cable company, the phone company, all those providers who are supposed to be all about customer service. I haven't dealt with a bank for 30+ years because I don't have another bank account. I do everything with UFCU, and I'm proud of what my financial institution does for its Members and the community.



PO Box 9350 • Austin, Texas 78766-9350



Recent Enhancements

We've been working to deliver more superior, digital products and services to improve your banking experience:

- Expanded Insurance Services, including personal and commercial bonds
- Enhanced Member Services operations for quicker, more efficient service
- Partnered with Credit Human to give you even better deposit rates
- Transformed the Steck location to include ATM kiosks for those banking on-the-go

Thank you for your membership and for being our inspiration.
For more information, visit UFCU.org.

