



# Currency Affairs

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UFCU is Mobile

 **University**  
FEDERAL CREDIT UNION  
Live Learn Prosper

# Annual Meeting and Election of Directors

An election of Directors is scheduled in conjunction with University Federal Credit Union's 2011 Annual Meeting for three places on the Board of Directors.

## Annual Membership Meeting

Monday, April 4, 2011 • 5:30 PM • UFCU Main Office • 3305 Steck Ave • Austin, TX

Chairman of the Board Thomas J. Ardis appointed a Volunteer Development/Nominating Committee led by Committee Chair Dr. Neal E. Armstrong. At the November 10, 2010, meeting, the Committee nominated the following members to serve as UFCU Directors for three-year terms: Thomas J. Ardis, D. Michael Harris, Ph.D., CPA, CITP, Mary A. Seng.

UFCU's bylaws permit other nominations by petition if signed by 500 qualified members and, together with a Statement of Qualifications and signed Certificate stating the nominee is agreeable to such nomination and will serve if elected, is submitted to UFCU's Senior Manager, Assurance Services by 5 PM Central Standard Time on February 2, 2011. The election will be conducted by mail ballot only if there exists one or more petition candidates. Bylaws do not allow nominations from the floor at the Annual Meeting when one or more candidates exist for each open position.

For more information regarding the election process, including how to obtain related documents, please contact the Office of the Senior Manager, Assurance Services (extension 22311) at (512) 467-8080 in Austin, (409) 797-3300 in Galveston, or US Toll-free at (800) 252-8311.

### Thomas J. Ardis

Tom Ardis is President of SUMMAWeb, an Internet domain name registrar. He is formerly a Registered Investment Advisor. Prior to that he worked as a

business manager for UT-Austin, UT-Medical Branch in Galveston, and University of Michigan at Ann Arbor.

Mr. Ardis has been a member of UFCU since 1979. During that time, he has served nine (9) years on UFCU's Supervisory Committee. Mr. Ardis has been a member of the Board of Directors since 1996, where he has served on such committees as the Asset Liability Committee, the Nominating Committee, and the Executive Committee. Mr. Ardis is currently serving as Chairman of the Board of Directors.

Mr. Ardis favors a strategic balance between current rates to members and the building of reserves for safety and soundness. He also favors expanded investment in branch facilities and state-of-the-art electronic banking for improved member service. UFCU's assets have grown more than twenty-fold in the time that Mr. Ardis has been a volunteer. He favors additional controlled growth to make the University Federal experience available to even more new members. Toward that end, Mr. Ardis has also supported initiatives, by UFCU and the credit union community, to thwart efforts by the commercial bankers to restrict credit union membership.



### D. Michael Harris, Ph.D., CPA, CITP

Michael Harris, Ph.D., CPA, CITP, is a tenured Professor of Accounting at St. Edward's University. Dr. Harris joined St. Edward's after a business career of almost 30 years, serving primarily as senior financial executive in a variety of companies across several industries. His position at St. Edward's is the most rewarding position he has ever had, and he finds great joy in helping his students prepare for professional success in financial careers. Dr. Harris has served four terms on the Board of Directors of University Federal Credit Union, currently holding the position of Vice Chairman.

Dr. Harris is an active consultant and a Director of several privately held companies. He donates his expertise freely, providing pro bono tax return preparation to colleagues and serving as Treasurer for both the South Texas Masters Swim Committee and the Rivers Pointe Downtown Condominium Association in Estes Park. He is a member of UFCU and has served on the Supervisory Committee since 2004.



### Mary A. Seng

Mary Seng received an MA from the University of Wisconsin-Madison, joined the University of Texas General Libraries in 1968, and was appointed Assistant Director of Facilities and Support Services in 1984. She retired in May, 1995 after 26 years with the University. Mrs. Seng has served five terms on the Board of Directors of University Federal Credit Union holding, at various times, the positions of Chairman, Vice Chairman, Secretary, and currently Treasurer of the Board. She has served on a number of Committees established by the Board of Directors and currently serves on the Asset Liability and Management/Budget Committee.

Mrs. Seng has focused on broadened member services and enhanced service delivery to members by encouraging the opening of the University Branch and other subsequent branches throughout Austin. She pledges to continue to support programs and initiatives to provide improved financial services for UFCU members.



## Interested in leading our cooperative?

Credit unions are unique financial cooperatives in that their boards of directors, committees and task forces are composed of volunteers. In an ongoing effort to diversify professional skills and experience represented among UFCU's volunteer leaders, UFCU's Volunteer Development/Nominating Committee encourages members interested in serving in a volunteer capacity to complete a Volunteer Application available from the President/CEO's Office (extension 21008) at (512) 467-8080 in Austin, (409) 797-3300 in Galveston, or US Toll-free at (800) 252-8311.



# President's Report



## Does Print Still Matter?

Like many of you, I bought myself an e-reader early last year. Being an avid reader and a frequent traveler, I thought it might be more convenient than weighing down my carry-on with printed books and trade magazines. I've grown to love that little device and the world of information and literature it so handily provides me.

Our colleagues at local universities tell us they are making plans to move towards e-textbooks as an option for students. Newspapers across the country are exploring ways to adapt to the changing environment as consumers opt to receive news electronically.

Good friend and business colleague John Garrett is bucking this trend, having taken his *Community Impact* newspaper from start-up to 9 publications with a circulation of over 600,000 readers in Austin and Houston in short order. Driving his success is his belief that print is far from dead if news and information delivered through that medium is pertinent and specific to his community of readers.

UFCU's marketing has been migrating away from direct mail and print and towards email and online communications for several years. You may have noticed UFCU's presence in print media has decreased over the years. In fact, a significant portion of our membership has requested to receive an electronic version of this *Currency Affairs* newsletter.

As you represent the portion of our membership that continues to receive a printed newsletter, what are your thoughts? Have you noticed you no longer receive *Currency Affairs* each

calendar quarter? Beginning in 2009, we printed and mailed only three editions of this newsletter.

As your credit union, our only priority is serving the financial needs of you and your family. We strive to be a fiscally responsible steward of member resources, so does it make sense to continue to construct, print and mail a paper newsletter to our membership? Or should UFCU continue its migration to full digital delivery of information found in this publication?

Your opinion matters! Please let me know your thoughts on this or other issues by forwarding a note to [membership@ufcu.org](mailto:membership@ufcu.org) or by completing a "Tell us what you think!" form at any branch location.

I appreciate your membership and business and the opportunity to serve you in the year ahead and beyond.

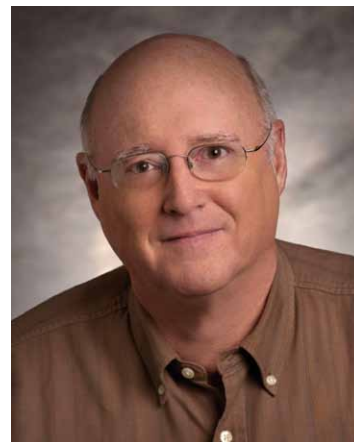
**Warmest regards,**

**Tony C. Budet**  
**President/CEO**

# Want some easy tips for a better year financially in 2011? Read on.

- **Activate your 'pause' button.** New studies show that all of us spend much more on impulse purchases than we realize. For instance, a study shows that 50% of food purchases are impulse buys. All sellers – from car dealers to doughnut shops – love impulse shoppers. You don't need that type of love.
- **Activate your critical-thinking skills.** Don't be a mindless spender. Ask these questions before spending:
  - **Do I really need this?** Or do I just "want" this? There's a big difference.
  - **Is this the best price?** If you haven't shopped price, how do you know? You don't. Price "guarantees" many times are meaningless.
  - **Is this the "pick of the litter?"** How do you know it's the best, if you haven't done some research?
- **Laugh at advertising.** I am part of a dozen task forces that track, among other things, truthfulness in advertising, and here's the unfortunate trend: you won't find much of it on the web, and very little of it in the for-profit print, radio and visual media. What to do? Be amused by advertising, but don't count on it for facts. Do your research, starting at UFCU's consumer advocate website getREAL ([getreal.ufcu.org](http://getreal.ufcu.org)).
- **Become involved in a consumer issue.** Will deHoo, in his column on this page, talks about the power of consumerism. Why not get involved in a consumer cause that interests you? Becoming part of the solution to consumer abuse is a lot more fun than being a victim of consumer abuse. Each month getREAL features links to several consumer projects. Just go to "web links" on the getREAL home page.
- **Leave your credit cards at home.** For a week, leave home with only your debit card. You'll be surprised how scary - but productive - this simple tip can be. You will spend less, if the expense has to come out of cash.
- **Automate a savings plan.** Right now - today - before you can change your mind - set up an automatic savings plan at the credit union. Have 10% of your net income deducted from your checking account before you pay anyone else, and then forget you have the savings plan. If you have to cut back on other expenses to start this automatic plan, cut back. You can do this.

Know what all these tips have in common? They require you to slow down, stop, and think -- three skills you possess and easily can control! Why not give them a try?



**Remar Sutton**

UFCU's Consumer  
Spokesperson

## FREE BALONEY FILTER! (One Click Away.)



*Will from Holland*

**Will deHoo**

getREAL  
Spokesperson

*Editor's note: Will deHoo is the founder and Chief Executive Officer of "FoolProof", a nationally recognized consumer advocacy and financial literacy initiative. Will's team - including Remar Sutton and Nick Buettner - also developed UFCU's "getREAL" consumer advocacy program exclusively for UFCU members.*

Ever noticed that nearly every waking moment you are bombarded with advertisements that shade the truth, bombarded by pitches for products, programs or services that seldom (if ever) live up to their advance billing?

Ever noticed that most of the time, the fine print says the opposite of the big print? Actually, have you ever seen fine print on-screen that you could read or understand?

And, on a website, how many times have you been forced to check the box that says "I have read and accept the terms presented here" when of course you didn't read them - sometimes the terms run pages and pages - and you have no idea what terms you are accepting, anyway.

Or how about this: are you one of those savvy people who actually "opts out" from having your personal and financial information sold to anyone that wants to buy it? You know, you go to the trouble every year to tell virtually every company you deal with they can't share or sell your information. Well, would it make you mad to know that the information industry wants you to have to pay every company if you don't want your information shared? Start getting mad.

Ever ordered your free credit report, only to find out it's virtually impossible to understand the report? The credit reporting agencies that provide you the report are happy you can't understand it - they want you to buy a report you can understand. And did you find a mistake on your credit report? Was it a massive hassle to get it corrected? Welcome to the club. Did you know that regulations about correcting mistakes were written to protect the credit bureaus and vendors, not you?

How do you cut through all this baloney? How do you protect yourself and your money when you are surrounded by stuff like this?

That's where consumer advocates come in. We don't get paid to sell anything. We actually get paid to watch your back. We're happy when companies make less money on you; when you buy the best not the worst product or service; when dodgy products and companies are exposed, not rewarded.

### **Don't you want advocates like that?**

Well, you have them. getREAL, UFCU's consumer advocacy program, features articles and guides designed to help you - not hype you. And you're one click away from learning if that promise to you is fact or fiction. Just click on "getREAL" on UFCU's home page, and watch the "getREAL" video tour!

**I hope this helps! Cheers!**



# Meet the Lakeway Mortgage Services Office

On November 9, 2010, the official ribbon-cutting ceremony opened the newest UFCU office. This office is dedicated to serving the real estate lending needs of our Lakeway and Bee Caves members and members-to-be. It also houses a 24-hour state-of-the-art ATM that can dispense cash, take deposits and make blueberry muffins if asked nicely.



The Lakeway Mortgage Services office is headed by **Vinnie Magnarini**, a Lakeway resident since 1995, four experienced Mortgage Loan Officers and two efficient Loan Processors. Their objective is to provide education, mortgage financial management and counselling and a wide variety of mortgage loans.

## Please meet:



**Fred Hall:** Fred has been a mortgage loan officer for 9 years, and is a long-time resident of Lakeway. Fred specializes in jumbo loans and luxury home financing.



**Ryan James:** Also a Lakeway resident, Ryan's speciality is construction lending. Bring your plans and specs to him to discuss interim financing.



**Oscar Mendez** has been in the mortgage lending business since 1994. His bilingual abilities allow him to fluently "talk home loans" in both English and Spanish.



**John Youngblood** knows FHA lending inside out, and can provide clear comparisons of loan types to help you make an informed home loan decision.

**Carrie Poliska** and **Dawn Stokes** are the smiling faces who will greet you in our new office. They are charged with moving our members' loans from origination to closing. Capable and competent, they are committed to guiding you through the process and handling the details.

**Whether you are financing a new home, refinancing to improve equity or lower your payment, needing to access your equity in your home, or purchasing a piece of land for your future dream, come see the Lakeway professionals for counsel and solutions.**

**UFCU Mortgage Services  
1213 Ranch Road 620 South  
Lakeway, TX 78734**



# Member Education Seminars & Events

Mark your calendar  
and register at [ufcu.org](http://ufcu.org)

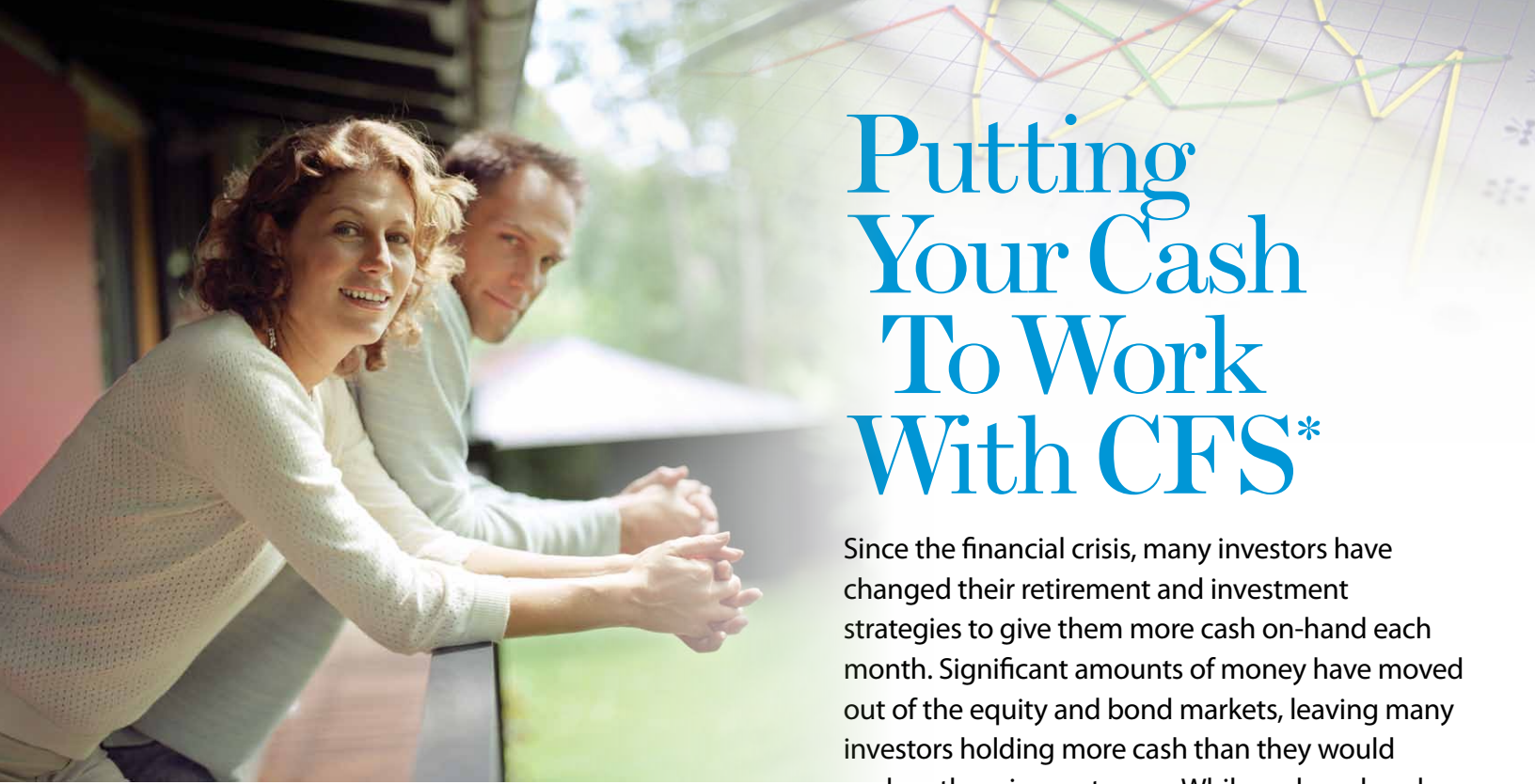
Date	Topic	Time	Location
01/11/11	Selling Your Home in 2011: Positioning Yourself for Success	6 PM	JJ Pickle Center 10100 Burnet Rd • Austin, TX 78757
01/13/11	Stepping Out of Cash	6 PM	Brodie Branch 9925 Brodie Ln • Austin, TX 78748
01/18/11	Selling Your Home in 2011: Positioning Yourself for Success	6 PM	Lakeway Mortgage Services 1213 Ranch Rd 620 South • Lakeway, TX 78734
01/25/11	Estate Planning Basics	6 PM	Brodie Branch 9925 Brodie Ln • Austin, TX 78748
02/08/11	First Time Home Buyers	6 PM	JJ Pickle Center 10100 Burnet Rd • Austin, TX 78757
02/09/11	Stepping Out of Cash	6 PM	N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751 & S MoPac Branch 5033 US Hwy 290 W • Austin, TX 78735
02/10/11	UT Organization Seminar Series: How to Create and Maintain Good Credit	6 PM	University Branch 2244 Guadalupe St • Austin, TX 78705
02/12/11	Shred Day	10 AM - 2 PM	N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751
02/15/11	Understanding and Improving Your FICO® Credit Score	6 PM	Steck Branch 3305 Steck Ave • Austin, TX 78757
02/16/11	Creating Your Retirement Income Strategy	6 PM	S MoPac Branch 5033 US Hwy 290 W • Austin, TX 78735
02/22/11	First Time Home Buyers	6 PM	Lakeway Mortgage Services 1213 Ranch Rd 620 South • Lakeway, TX 78734
02/24/11	Social Security Options	6 PM	Steck Branch 3305 Steck Ave • Austin, TX 78757
03/02/11	Estate Planning Basics	6 PM	Whitestone Branch 3200 E Whitestone Blvd • Cedar Park, TX 78613
03/08/11	First Time Home Buyers	6 PM	JJ Pickle Center 10100 Burnet Rd • Austin, TX 78757
03/10/11	Stepping Out of Cash	6 PM	University Branch 2244 Guadalupe St • Austin, TX 78705
03/15/11	First Time Home Buyers	6 PM	Lakeway Mortgage Services 1213 Ranch Rd 620 South • Lakeway, TX 78734
03/22/11	Creating Your Retirement Income Strategy	6 PM	University Branch 2244 Guadalupe St • Austin, TX 78705
03/31/11	Teacher Retirement System Options	6 PM	Steck Branch 3305 Steck Ave • Austin, TX 78757

Date	Topic	Time	Location
04/27/11	UT Organization Seminar Series: How to Buy a Car	6 PM	University Branch 2244 Guadalupe St • Austin, TX 78705
04/28/11	Teacher Retirement System Options	6 PM	Steck Branch 3305 Steck Ave • Austin, TX 78757

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.

Topic	Details
Creating Your Retirement Income Strategy	One of the biggest challenges those approaching retirement or in retirement may face is the shift from contributing to a retirement plan, to receiving income from that plan, especially considering today's economic environment. In this seminar we will discuss how to avoid the four common mistakes made in retirement and how to create your personal retirement income and legacy strategy. Seating is limited, please contact us in advance.
Estate Planning Basics	This seminar will help you sort out estate planning topics such as wills, trusts and estate taxes. A local estate planning attorney and our own trust officer, Rick Ybarra, will provide answers to members' specific questions regarding these topics.
First Time Home Buyers	Getting a home mortgage has become very complex in the past three years. We will provide information about 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. This seminar will give you the basics on buying a home in 2011. If you plan to buy a home for the first time, mark your calendar today.
Selling Your Home in 2011: Positioning Yourself for Success	What are the Austin values doing? How can I compete against low-priced foreclosures? What are buyers looking for? Which homes are selling and which are not? Receive current information and straight talk from our real estate experts.
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.  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!
Social Security Options	Please join us for this exciting presentation. UFCU will be hosting a representative from the Social Security Administration to educate our members on the different options that are available to them in regards to Social Security.
Stepping Out of Cash	This seminar will reveal the strategies for putting your cash to work. We will review the risks of over-investing in cash, the benefits of bonds, the strategies for putting cash to work and the steps that should be taken to achieve success.
Teacher Retirement System Options	As an educator, it is important 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 within your TRS retirement plan. We will discuss your options while you are employed as well as your options upon retirement.
Understanding and Improving Your FICO Credit Score	Enhancing your credit score knowledge can save you hundreds, if not thousands, of dollars in interest during your lifetime. Learn how your credit score is calculated, how you can improve your credit score, and how credit scores are actually used by lenders.
UT Organization Seminar Series - How to Buy a Car	We will show you how UFCU determines how much you qualify for and introducing our Locate to Order car buying service.
UT Organization Seminar Series - How to Create and Maintain Good Credit	We will have a credit expert here to explain how your credit score is calculated and how to maintain good credit for the future.





# Putting Your Cash To Work With CFS\*

Since the financial crisis, many investors have changed their retirement and investment strategies to give them more cash on-hand each month. Significant amounts of money have moved out of the equity and bond markets, leaving many investors holding more cash than they would under other circumstances. While cash on-hand

has an important place in every investment strategy, it may not be the best long-term strategy for your portfolio.

There are real risks associated with keeping your funds in lower-paying deposit accounts – primarily the risk of missing your long-term investment goals. A look at current market conditions reveals timely opportunities for investors who are willing to step back into the market. The Investment Center at UFCU, available through CUSO Financial Services, L.P. (CFS)\* will help you analyze your cash position and explore other investment strategies.

With the wide range of investment choices available today, let one of our CFS\* financial advisors at UFCU help you to determine which type of strategy is right for your unique situation. A carefully laid out financial plan with some of the following investment vehicles may help you meet your financial goals:

- **Annuities**
- **Mutual Funds**
- **Long-Term Care**
- **Stocks and Bonds**
- **Managed Accounts**
- **Life Insurance**

Fortunately, UFCU's Financial Advisors possess the knowledge and experience to assist you. They will work closely with you to help assess your needs and implement an investment plan tailored to your specific situation. To schedule a complimentary appointment, call (512) 467-8080 x21081, email [investments@ufcu.org](mailto:investments@ufcu.org) or stop by any UFCU branch.

\* 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.



# The Ten-Minute Review

Making time to think about your estate plan probably isn't high on your to-do list. But maybe it should be. Your estate plan may no longer be able to accomplish your goals if financial or family circumstances change. That possibility makes it a good idea to take some time once a year or so to review your plan. You might start by asking yourself some simple questions.

## Has the size of your estate changed?

Has your net worth changed substantially? Make a quick estimate. If the total value of your assets has changed greatly, you may need to make some adjustments.

If your net worth has grown, federal estate tax may be more of an issue than it had been. The amount you can pass estate-tax-free to your heirs is increasing gradually, but the federal estate tax remains a threat for large estates.\* Up-to-date tax planning to reduce potential taxes is as essential as ever.

A substantial increase (or decrease) in the size of your estate could also affect the distribution of your assets, particularly if you've made specific bequests to individuals or charities rather than dividing your estate proportionately.

## Are your contingency arrangements up to date?

Are you comfortable with the individuals you named in your health care proxy and durable power of attorney? Are those people still willing to serve in those capacities? You can confirm your choices or identify the need for changes with a quick review.

## Will your assets be distributed as you wish?

If there have been deaths, births, divorces, or disabilities in your family, you may want to change your will. A change also may be in order if you have concerns about a loved one's ability to handle an inheritance.

You can delay or set conditions on when a beneficiary will gain access to his or her inheritance by creating a trust in your will. By naming an experienced professional as trustee or co-trustee, you can ensure that the trust assets will be managed reliably and your beneficiaries will be provided for according to your instructions. You can give your trustee as much — or as little — fiduciary discretion as you wish to meet your family's needs.

## Are the needs of your minor children covered?

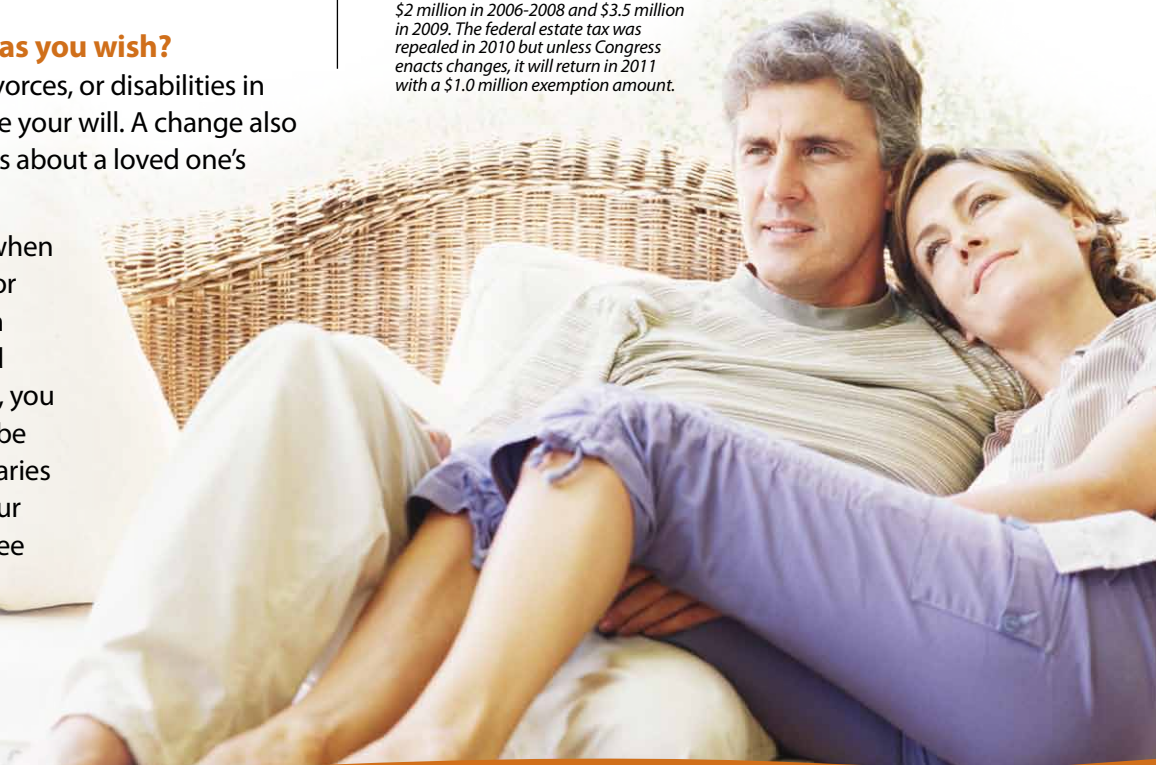
If you have minor children, make sure the guardian you named in your will is still the person you want for the job. Make sure that person is still willing to serve. Also, you may want to consider separating financial responsibility from day-to-day care. Many estate plans name a family member to provide care for minor children and a professional fiduciary to provide financial management until the minors reach maturity.

## Have you funded your trusts?

Sometimes, individuals create trusts for good reasons, but they don't complete the arrangements by transferring assets into the trusts. Have you followed through by funding your living trusts? If not, here's a reminder: Take care of it soon.

If your present plan needs updating, we can help. Our experienced professionals can suggest effective strategies for achieving your planning goals. Please contact us if you want to discuss your needs.

\* The estate-tax exclusion amount was \$2 million in 2006-2008 and \$3.5 million in 2009. The federal estate tax was repealed in 2010 but unless Congress enacts changes, it will return in 2011 with a \$1.0 million exemption amount.



**University Federal Credit Union recently honored two staff members for outstanding on-the-job performance:**



**Star Performer:**



**Lynn Harlen,**  
Collector II

**Rising Star:**



**Derion Jackson,**  
Steck MSR

*The Star Performer and Rising Star awards are tributes to staff members with more than one year of service and less than one year of service, respectively.*

## UFCU Board of Directors & Officers

### Board of Directors:

Thomas J. Ardis, Chairman  
D. Michael Harris, Ph.D., CPA, CITP, Vice Chairman  
Cynthia A. Leach, Secretary  
Mary A. Seng, Treasurer  
Neal E. Armstrong, Ph.D.  
Gerald (Jerry) L. Davis  
John R. Durbin, Ph.D.  
Carl E. Hansen, Ph.D.  
John A. Martin  
William T. Guy, Jr., Ph.D., Director Emeritus  
George K. Herbert, Ph.D., J.D., Director Emeritus  
Frank J. Peters, Director Emeritus

### Supervisory Committee:

Les W. Carter, D.B.A., Chairman  
Chris A. Plonsky, Secretary  
Ned H. Burns, Ph.D.  
C. Brian Cassidy, J.D.  
Marilla Svinicki, Ph.D.

### Principal Officers:

Tony C. Budet, President/CEO  
Steve M. Ewers, VP Information Technology/CIO  
Steve E. Kubala, SVP Operations/COO  
Becky M. LeBlanc, VP Leadership  
James A. Nastars, SVP Lending/Collections  
Laurie A. Roberts, President  
UFCU Real Estate Services, LLC  
Yung V. Tran, CPA, SVP Finance/CFO  
Sheila J. Wojcik, Ph.D., VP Membership



## ATTENTION ALL UTMB EMPLOYEES!

UTMB is now offering all their employees, faculty and staff the ability to split their direct deposit (up to four different locations) between financial institutions!

### Why should I use Direct Deposit?

- **It's automatic** - your paycheck goes straight to your UFCU account - no trips to make a deposit, no teller lines, no missed lunches.
- **It's secure** - your paycheck won't get lost, misplaced or stolen from your desk or mailbox.
- **It's available immediately** - even if you're not at work on payday, your check is deposited to your account.
- **It's free!**

Basically, direct deposit saves you the hassle of making payroll deposits, and ensures that your money goes to work for you quickly. If you are interested, visit **ufcu.org** or stop by the Galveston Branch, 428 Postoffice St, Galveston, Texas.



# It's Tax Time!

Tax time is right around the corner, and UFCU has partnered with two tax preparation providers to offer you a choice of special savings and services. Whether you prefer to self-prepare online or work with a tax professional, we have a solution for you.

## TurboTax® Online<sup>SM</sup>

As a valued member, you now can discover just how untaxing tax prep can be when you file your simple federal return with TurboTax Federal Free Edition. Or choose TurboTax Online Deluxe to maximize your deductions. Either way, you'll get your refund in as little as eight days when you e-file and choose direct deposit into your checking or savings account. Visit [ufcu.org](http://ufcu.org) for more information about TurboTax Online.



## Jackson Hewitt

Relax and let a local Jackson Hewitt tax professional handle your taxes. Preparing your own taxes can be a complicated and confusing process. At Jackson Hewitt Tax Service, you'll find trained tax preparers who understand your income tax situation. The preparers will address your concerns and answer all of your tax questions with professional, friendly service. Visit [ufcu.org](http://ufcu.org) for more information about Jackson Hewitt.



**UFCU members save \$30 off tax preparation at Jackson Hewitt. Present the coupon at time of tax preparation to receive the discount.**

## UFCU IS MOBILE!



Finally, with UFCU Mobile Banking, you have access to UFCU and your account information whenever, wherever you are. What exactly does that mean? Well, you are now able to perform multiple UFCU Online Banking functions via your mobile device:

- View account balances
- Access transaction history
- Transfer money within your eligible UFCU account
- Pay bills

### You will need a few items to get started:

Your mobile device (Visit [ufcu.org](http://ufcu.org) for a list of approved mobile devices)

Your personal computer with access to UFCU Online Banking

After you've completed the UFCU Mobile Banking enrollment and activation process, take the time to experience UFCU Mobile Banking and then "Tell Us What You Think" of our new service at [ufcu.org](http://ufcu.org).

We heard your request for this service, and in order to improve the convenience to our members, we've delivered it to you. We plan on continuing this practice in 2011, by adding more products and services which will make managing your finances that much easier; look for details to come.

### Here's to a prosperous year!



**Lyndee Bennett**  
UFCU Marketing Media  
Project Manager

**SAVE  
\$30.00**

**ON TAX PREPARATION**

**for all members of**

**University Federal Credit Union**



- Quality tax preparation—great value
- We know all the latest tax laws and changes
- No appointment necessary
- FREE electronic filing with paid tax preparation

**Call 1-800-234-1040 for locations**



Offer valid on tax preparation fees only. Does not apply to financial products, online tax preparation product or other services. Present coupon at time of tax preparation. Valid at participating locations only and may not be combined with any other offer. Most offices are independently owned and operated. EXPIRES: 4/30/2011 COUPON CODE: N4NWT



# Holiday Closings

UFCU will close in observance of the following holidays:

## NEW YEAR'S DAY

Saturday, January 1, 2011

## MARTIN LUTHER KING, JR.'S BIRTHDAY

Monday, January 17, 2011

## PRESIDENTS' DAY

Monday, February 21, 2011

## LOCATIONS

**BEN WHITE** ..... 130 E Ben White Blvd, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2

**BRODIE** ..... 9925 Brodie Ln, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2

**DOWNTOWN** ..... 702 Colorado St, Austin, TX  
Monday - Friday 9 - 5:30

**GALVESTON** ..... 428 Postoffice St, Galveston, TX  
Monday - Thursday 8 - 4  
Friday 8 - 5

*Drive-Thru* ..... Monday - Friday 7 - 6  
Saturday 9 - 1

**HIGHWAY 79** .... 201 West Palm Valley Blvd,  
Round Rock, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2

**LAKELINE** ..... 13860 North US Hwy 183,  
Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2

**N GUADALUPE**... 4611 Guadalupe St, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7 - 7  
Saturday 9 - 2

**S MoPac** ..... 5033 US Hwy 290 W at MoPac,  
Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 8 - 7  
Saturday 9 - 2

**STECK** ..... 3305 Steck Ave, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7 - 7  
Saturday 9 - 2

**TAYLOR** ..... 407 N Main St, Taylor, TX  
Monday, Wednesday, Friday 9 - 4  
Tuesday, Thursday Closed

**UNIVERSITY** ..... 2244 Guadalupe St, Austin, TX  
Monday - Friday 8:30 - 6

**WHITESTONE**... 3200 E Whitestone Blvd,  
Cedar Park, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2

*Drive-Thru* ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2

## MORTGAGE SERVICES (MEMBERS HOME ADVISORS)

**SHOAL CREEK**... 8100 SHOAL CREEK Blvd, Austin, TX  
Monday - Friday 8:30 - 5:30  
Saturday 10 - 2

**LAKEWAY** ..... 1213 RANCH ROAD 620, Lakeway, TX  
Monday - Friday 8:30 - 5:30

## YOU CAN REACH US BY DIALING

Austin.....(512) 467-8080  
Galveston.....(409) 797-3300  
US Toll-free.....(800) 252-8311  
TDD Number.....(512) 421-7477

## MAILING ADDRESS

PO Box 9350  
Austin, TX 78766-9350

## WEB ADDRESS

ufcu.org

