

Currency Affairs



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Annual Meeting and Election of Directors

An election of Directors is scheduled in conjunction with University Federal Credit Union's 2012 Annual Meeting for three places on the Board of Directors.

Annual Membership Meeting

Monday, April 9, 2012 • 5:30 PM • UFCU Main Office • 3305 Steck Ave • Austin, TX

Chairman of the Board Dr. Carl Hansen appointed a Volunteer Development/Nominating Committee lead by Committee Chair Dr. Neal E. Armstrong. At the November 2011 meeting, the Committee nominated the following members to serve as UFCU Directors for three-year terms: Gerald L. Davis, John Martin and Ellen Wood.

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 or before February 6, 2012. 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 at (512) 467-8080 in Austin, (409) 797-3300 in Galveston, or US Toll-Free at (800) 252-8311 x22311.



Gerald L. Davis - Gerald is President/CEO of Goodwill Industries of Central Texas, Inc., Austin, TX. Goodwill Industries of Central Texas employs over 1,100 people and is the sixth largest non-profit in Central Texas according to the 2010 Austin Business Journal. Goodwill serves fifteen Central Texas counties and in 2010 assisted more than 14,000 Central Texans in need of job help; provided more than 1,200 classes including financial literacy, GED, job skills, green jobs, assistive technology, leadership and life skills; and placed 1,602 individuals into community employment.

Under Davis' leadership, Goodwill was the recipient of the 2004 Ethics in Business Award, 2006 & 2008 recipient of a Best Places to Work Award, and 2002 & 2006 recipient of the Annie E. Casey Award, which fosters public policies to more effectively meet the needs of children and families. Davis holds a Bachelors Degree from Ohio State University and a Masters Degree from DePaul University. He has been a UFCU member since 1998 and has served on the UFCU Board of Directors for the past three years. Davis holds several Committee appointments, including ALCO/Budget and Facilities Committees. He has also led the Ad Hoc Strategic Planning Committee.



John Martin - John Martin leads the Texas Division of Flintco, LLC., a 100-year-old national commercial construction company. With annual revenue of more than \$1 billion and more than 900 employees nationwide, Flintco is the largest American Indian-owned construction company in the world. Martin's construction management career includes work in the commercial, industrial, retail, education, athletic, laboratory and high-tech sectors. Flintco is a key provider of construction services for The University of Texas System and completed the UFCU Disch-Falk Field and UT Garrison Hall renovations, both of which have won construction excellence awards. Under Martin's leadership, Flintco constructed the UT System's first LEED®-certified building and earned a top-10 ranking of Best Companies to Work For in Texas for the past six years by The Texas Association of Business and the Society for Human Resource Management. He earned a bachelor's degree from Oklahoma State University and has been a UFCU member since 2005. Martin has served on the UFCU Board of Directors for the past three years and is Chair of the Facilities Committee. He also led the Ad Hoc Mission, Vision, & Purpose Committee.



Ellen Wood - Ellen Wood co-founded vcfo in 1996 and serves as its President/Chief Executive Officer. vcfo® is a professional services firm offering a customized team model to assist companies with financial, recruiting and human resources needs. Under her leadership, vcfo has opened offices in Dallas, Denver, Houston and Seattle, and expanded its services to encompass new lines of business. Prior to vcfo, Wood served as the Executive Vice President and Chief Financial Officer of Capital Network System and as the controller for Block Watne Texas and Hometown Builders.

Active in the Austin community, Wood is a member of the Boy Scouts Capital Area Council executive board, treasurer of the Entrepreneurs Foundation, and member of the audit committee for Seton Medical Center. She is a past board member and finance chair of the Greater Austin Chamber of Commerce and currently chairs its human capital committee and Central Texas RCIC advisory committee. She is a member of AARO and the Texas Leadership Council where she focuses on initiatives supporting improvements to education in Texas.

A graduate of The University of Texas at Austin and a Texas CPA, Wood has been a member of UFCU much of her life. In fact she worked for UFCU between high school and college. She joined the board of directors in late 2011 and is currently up for re-election to her first full three-year term.

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



Our Mission: To provide for the well-being of our Members.

Recently, the fine volunteer leaders who comprise UFCU's board of directors, and who represent all UFCU Members, revisited and amended the cooperative's vision statement, mission statement, and organizational values. We feel these restatements more accurately reflect a way of doing business evident here since we first opened our doors.

OUR VISION: A higher education community made strong through shared values and high-impact relationships. Our vision reflects our roots as the credit union established in 1936 to serve faculty and staff of The University of Texas at Austin. Of course, our family has since grown to include other fine universities, their students, and other entities that share an appreciation for higher education. Our vision further recognizes education as a key economic engine driving growth and well-being of the vibrant Texas community in which we live.

OUR MISSION: To provide for the well-being of our Members. Note that no references to finance or banking appear in this statement; that is by design. At its core, UFCU serves a broader purpose that emphasizes concern for people. People matter! You, the Member, are at the heart of all we do. Your well-being, and the well-being of your family, is what drives decision-making and gets us excited about coming to work each day.

UFCU aspires to be the premier provider of financial services to the Central Texas higher education community and to all who aspire to higher education for themselves and their families. We serve to strengthen the higher education community through service, support, and engagement. Many UFCU volunteer leaders serve as faculty or administrators at local universities, while several employees serve on university advisory boards or teach classes on local campuses. St. Edward's University President, Dr. George E. Martin recently addressed an audience regarding the many ways UFCU has touched students' lives through meaningful philanthropy, which positions SEU to offer students the personal, transformative, educational experience they seek.

OUR VALUES: Membership, Service, Integrity, Community and Education.

MEMBERSHIP - We celebrate cooperative values and deep, meaningful relationships with Members and organizations served. Further, the relational bonds and spirit of collaboration that exist among credit unions, their associations, and leagues are important to us.

SERVICE - We aspire to service that moves relationships from transactional to transformational, to creating custom solutions for Members' diverse and often unique situations.

INTEGRITY - Trust serves as the foundation for meaningful, lifelong Member relationships and business partnerships.

COMMUNITY - We serve as one piece of a large puzzle. When our community is strong, we are strong.

EDUCATION - We aspire to build a community that provides opportunities for all to grow and learn. We acknowledge education is a key to the well-being of people, families and communities.

I look forward to continuing to lead your credit union in the year ahead. We very much value your membership and business!

Warmest regards,

Tony C. Budet
President/CEO

So, How Good Is TrueCar.com?

TrueCar.com is a new free website that promises to tell you what people are ‘really’ paying for cars in your area. The site delivers on this promise, too. But does telling you what other people paid guarantee you’ll get a price as good or better? No.

TrueCar also throws around phrases that sound great, but mean little:

- “TrueCar locates guaranteed upfront prices in your area.” Okay. But does it guarantee you’ll get that low price? No. Read their terms of service and “Upfront Price Guarantee” carefully: “TrueCar Certified Dealers [emphasis added] are committed to honoring the low, upfront price you see here.” Oh. The dealer is “committed” to honoring the price. A legally binding guarantee? No.
- “Best Local Price” is another great-sounding promise. But, again, the site itself promises you nothing. It does not guarantee you’ll get that price.
- “Connect with local dealers to get the lowest certified price.” What does the certification mean? The website doesn’t clearly explain.
- “All vehicles shown on this website are offered for sale by licensed motor vehicle dealers.” Great. So, do we usually buy new cars from unlicensed dealers? Of course not.

TrueCar also talks about the hassle-free experience offered by its “certified” dealers. The site offers you a printout to take to the dealer, and bingo!, it seems to promise, you’re done.

Folks, it doesn’t work that way. In my opinion, TrueCar is a fine site to understand what’s happening in your local area. But the site is primarily designed to provide trusting prospects to dealers who are going to “work” you as they normally work most customers: to maximize their profits. TrueCar makes money from dealers, not from you. You can bet dealers haven’t signed up with this service because it makes them less money.

There’s not a thing wrong with that. But don’t expect TrueCar to automatically make your sales experience the best experience.



Remar Sutton

UFCU's Consumer
Spokesperson

Got Credit Card Debt?



Will from Holland

Will deHoo

getREAL
Spokesperson

Are you kidding? It's after the holidays and all of us have credit card debt!

Well get this: if you're paying interest on credit card debt, you're also proving that you have money to put in a savings or investment account each month. Are you paying 16% on your credit card debt (the national average)? Every time you lower that debt—or lower your interest rate—you're making money available that can go straight into a savings or investment account.

Quick tips to convert interest payments into income.

1. This week: see if you qualify for cheaper credit cards. If you have a credit card at a bank, you're probably throwing away huge amounts of money in unnecessary interest payments. See if I'm right: gather up credit card statements from other institutions and talk to UFCU. Potential savings: thousands of dollars over time.

2. This week: list your credit cards, with the highest-rate card first. Include the balance, the interest rate and the minimum payment.
3. Every month: pay extra on your card with the highest rate. Pay that sucker off! Keep doing this until all your cards are paid off.
4. Every month: as you pay off your high-interest cards, start paying money into a savings or investment account.

You're a genius if you're getting 5% return on your investments. You're lucky if you're just paying 16% interest on your credit card debt. Mix that up! Pay off those credit cards and have that interest work for you.

Shoot me an email if you have any questions or comments (will@foolproofhq.com). And be sure to check out UFCU's other good stuff at getreal.ufcu.org.

Editor's note: Will deHoo is the founder and chief executive officer of “FoolProof”, a nationally recognized consumer advocacy and financial literacy initiative. His team—including Remar Sutton and Nick Buettner—also developed UFCU's “getREAL” consumer advocacy program exclusively for UFCU members

Real Estate Recap

As we look back over this year in the real estate market, one word comes to mind... unpredictable. Year after year, our typical buying season begins to ramp up in late February with folks getting pre-approved to buy a home in the spring and summer months. We begin to see the slow down in August when families are getting their children back in school.

2011 threw us for a loop. As February and March came and went, we were all left wondering, "When will people start buying homes?" The flood gates opened in mid-April and people began to shop for new homes through the end of July. Then, the Washington gridlock over the debt ceiling and the rumbling about the European debt crisis caused activity to back off a little early this year. In October (the usual "slow season"), we saw a spike in business again and it has not slowed since. This November has been the best month in home sales we've seen all year.

Rents are up and vacancy is down, so perhaps that is the reason so many folks are moving into the home buying market. The fact that no renter can control their housing costs is motivating more and more people to take the plunge into homeownership. Or, it may be the record-breaking low mortgage interest rates and lower home prices that are so appealing? Whatever the reason for the activity this late in the year, we'll take it. Austin home sales continue to bring about 96% of asking price on average throughout the city, and that hasn't changed in the last three years. It's a perfect storm and a great time to stop renting and start building equity in your own place.

UFCU has great mortgage programs for first time buyers, including one in which we pay all of the closing costs for our buyers.

Looking forward into 2012, many people ask what we're expecting. We hesitate to predict, because this year proved us so wrong. We do know that the Federal Reserve has said it will continue to maintain low rates for both short- and long-term borrowing. We also know that well-priced homes in good condition in Austin are receiving multiple offers. Stable home prices, rising rents, low interest rates. Looks like a good recipe for homeownership to us.

Amy Gandy

REALTOR®

Members Home Advisor®



Member Education Seminars & Events

Register at
ufcu.org

Date	Day	Topic	Time	Location
01/24/12	T	Shifting Into Second Gear	6 PM	Brodie Financial Center 9925 Brodie Ln • Austin, TX 78748
01/25/12	W	Stepping Out of Cash	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
02/01/12	W	AXA Structured Capital Strategy	6 PM	N Guadalupe Financial Center 4611 Guadalupe St. • Austin, TX 78751
02/02/12	Th	Identity Information Theft	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
02/07/12	T	Making The Most of UFCU Online Banking	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
02/09/12	Th	First Time Home Buyers	6:30 PM	JJ Pickle Center 10100 Burnet Road • Austin, TX 78758
02/15/12	W	Smart Money Study Break – How to Create and Maintain Good Credit	4 PM & 6:30 PM	University Financial Center 2244 Guadalupe St. • Austin, TX 78705
02/18/12	S	Shred Day	10 AM – 2 PM	N Guadalupe Financial Center 4611 Guadalupe St. • Austin, TX 78751
02/21/12	T	Estate Planning	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
02/23/12	Th	Stepping Out of Cash	6 PM	Highway 79 Financial Center 120 Palm Valley Cove • Round Rock, TX 78665
03/08/12	Th	Social Media and Your Privacy	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
03/14/12	W	Privacy Webinar	Noon	ufcu.org
03/27/12	T	Auto Insurance 101	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
03/28/12	W	Retirementology	6 PM	N Guadalupe Financial Center 4611 Guadalupe St. • Austin, TX 78751
04/18/12	W	Smart Money Study Break – How to Buy a Car	6:30 PM	University Financial Center 2244 Guadalupe St. • Austin, TX 78705
04/25/12	W	Retirementology	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
05/08/12	T	Estate Planning	6 PM	Brodie Financial Center 9925 Brodie Ln • Austin, TX 78748
05/10/12	Th	Protecting Your Wi-Fi Network	6 PM	Steck Financial Center 3305 Steck Ave. • Austin, TX 78757
05/16/12	W	Teacher Retirement System Options	6 PM	N Guadalupe Financial Center 4611 Guadalupe St. • Austin, TX 78751
05/19/12	S	Shred Day	10 AM – 2 PM	N Guadalupe Financial Center 4611 Guadalupe St. • Austin, TX 78751
05/22/12	T	Retirementology	6 PM	Highway 79 Financial Center 120 Palm Valley Cove • Round Rock, TX 78665
05/31/12	Th	Car Buying Webinar	Noon	ufcu.org

Topic	Details
Auto Insurance 101	Learn about auto insurance policies and the different types of coverages available. We'll also discuss liability limits, the real definition of full coverage, and why minimum coverage is not a wise purchase.
AXA Structured Capital Strategy*	As a savvy or not-so-savvy investor, the goal is to attain long-term gains while helping to minimize downside risk. In this session, you'll learn about this tax-deferred investment option, one of our many investment strategies.
Car Buying Webinar	Remar Sutton, UFCU's consumer spokesperson, will provide car buying tips that have been used by millions of consumers.
Estate Planning**	Learn about various estate planning objectives and strategies. Learn about several legal documents such as wills, powers of attorney and trusts, and how they're used in estate planning.
First Time Home Buyers	It is time to own your first home! UFCU will help you buy it. Home prices are reasonable, there is inventory to choose from, and mortgage rates have never been lower. In this session, you'll learn how to buy your very first home and pay only your down payment. 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. We will also tell you about a UFCU loan program that will pay all of your closing costs when you buy your first home. Learn how to stop renting and how to enjoy all the financial and personal benefits of owning your own piece of Austin.
Identity and Information Theft	Identity and information theft is still the fastest growing crime in America. Get the latest in-depth information on how these crooks operate and what you can do to protect yourself.
Making the Most of UFCU Online Banking	As a member of UFCU, Online Banking is a key component in our service offering. Come out and learn how to make the most of UFCU Online Banking including Money Manager.
Privacy Webinar	Ever worry about privacy and identity theft issues with you're online? Remar Sutton, UFCU's consumer spokesperson, is holding a special online webinar that will discuss password safety, protecting your children, and what to do if your information has been compromised.
Protecting Your Wi-Fi	Have you ever wondered if your home wireless network is secure? Join us for some practical tips on protecting your home Wi-Fi network from intruders.
Shifting Into Second Gear*	Why does the economy feel like it's stuck in first gear? While the job market, housing market and other bumps in the road prevent the economy from reaching full speed, there are many important factors to take into consideration moving into 2012. Reasons for optimism are bumps in the road ahead may be behind us, manufacturing is heating up, economic indicators are encouraging and low interest rates. Reasons for caution are unemployment stuck at unacceptable levels, housing market appears to have retreated and uncertainty in Washington.
Shred Day	<p>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.</p> <p>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!</p>
Smart Money Study Break – How to Buy a Car	Please join us to discover what you need to know about making smart car buying and financing decisions. Whether it's your first car or last car, we have expert advice to make the process easier for you. Our goal is to help you buy wisely and save money.
Smart Money Study Break - How to Create and Maintain Good Credit	Make sure you are doing everything you can to ensure you have the highest credit score possible. With the help of our experienced credit experts, you can reduce the time it takes to build perfect credit.
Social Media and Your Privacy	People are social and the bad guys know it and use this fact against victims. Join us for an overview of social media and the steps that can be taken to improve privacy concerns and safety.
Stepping Out of Cash*	This seminar will help reveal the strategies for putting your cash to work. We will review the possible 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 help 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 educating 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.

* 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. For specific tax advice, please consult a qualified tax professional.

** Trust Services offered through MEMBERS Trust Company, a federally chartered thrift, with locations at UFCU are NOT NCUA/NCUSIF insured, are NOT deposits, obligations of, or guaranteed by MEMBERS Trust Company, UFCU, or any other affiliated entity, and involve investment risks, including the possible loss of principal. Trust Officers are appointed with MEMBERS Trust Company. For specific tax advice, please consult a qualified tax professional.

Organizing Your Estate*

If the records you leave behind are disorganized, your executor or personal representative will have to spend time sifting through your paper trail. Since your estate cannot be distributed until your executor gathers all your records and files federal and state forms, the delay may cause a hardship for your loved ones. Organizing your estate now will help your family later.

Inform Your Executor

Your executor will need immediate access to your will, so he or she should know where it is located. Avoid keeping your will in an inaccessible place like a bank vault or safe deposit box. Also, let your executor know if you have any additional documents, such as trust agreements.

Take an Inventory of Your Assets

Give your executor a list of your assets, including cars, real estate investments, business interests, and collectibles. Also, provide your executor with account numbers and locations of your bank, brokerage, and mutual fund accounts.

Provide Benefits Information

Your executor should have the account numbers and locations of your retirement plan accounts, as well as your Social Security number so he or she can claim family benefits.

Supply Important Records

Your executor's job will be easier if you have provided copies of your birth certificate and any marriage certificates and divorce judgments. Your executor also will need an updated list of companies to which you have financial obligations, including mortgages, credit cards, and personal loans. Make a detailed summary of your insurance policies - life, medical, disability, homeowners, and automobile - including agents' names, policy numbers, and locations. Finally, give your executor the names and addresses of members of your immediate family.

Keep Your Information Current

Periodically review your financial records and update the information you provide to your executor. Keeping your information current can alleviate confusion for your executor and needless delays and expense for your loved ones.

* Trust Services offered through MEMBERS Trust Company, a federally chartered thrift, with locations at UFCU are NOT NCUA/NCUSIF insured, are NOT deposits, obligations of, or guaranteed by MEMBERS Trust Company, UFCU, or any other affiliated entity, and involve investment risks, including the possible loss of principal. Trust Officers are appointed with MEMBERS Trust Company.



Financial Center Update

UFCU's Highway 79 financial center is moving January 3, 2012.

When you stop by to visit our new financial center, located at 120 Palm Valley Cove at the intersection of Highway 79 and A.W. Grimes Blvd, you will find the same wonderful employees offering the same convenient UFCU products and services. Look for grand opening details to come, and visit ufcu.org for more information.

UFCU's Taylor financial center will be closing effective February 1, 2012.

The decision to close the Taylor financial center is due to the declining number of member visits to this location and our desire, as a financial cooperative, to responsibly deploy and protect our member assets. We hope you find the Highway 79 financial center as a convenient alternative that offers a full array of services for our members.

Also, UFCU will soon welcome three new interactive financial centers.

Interactive Financial Center	Address	Open Date
Teravista	571 University Blvd Round Rock, TX 78664	February 2012
Scofield	1500 W Parmer Ln Austin, TX 78727	March 2012
Pflugerville	15116 FM 1825 Pflugerville, TX 78660	April 2012

UFCU interactive financial centers will offer enhanced ATM stations to process deposits and withdrawals and Personal Financial Representatives to help you utilize the ATMs, open and service accounts, apply for loans and more. Look for more information to come.

Electronic Lien and Title Program

Effective January 1, 2012, University Federal Credit Union will implement an Electronic Lien and Title (ELT) Program.



The ELT program is a new method of transferring vehicle title information electronically.

Beginning January 1, 2012, members who finance secured loans will not receive a paper title from UFCU upon loan payoff. When a secured loan is paid in full, UFCU will send an electronic message to TxDMV, authorizing release of the title to the vehicle owner. In addition, members will receive a letter from UFCU confirming the loan payoff and providing instructions for obtaining a paper copy of the title.

For secured loans financed before January 1, 2012, UFCU will mail your paper title 10 business days after the loan has been paid in full. For more information please visit ufcu.org.

ATM Card Update

Legislation passed in July 2010 will soon impact how ATM cards are used. Effective April 1, 2012, ATM cards may be used at ATMs only. ATM cards will no longer be accepted at merchants as a method of payment for purchases. This legislation does not affect debit/check cards or credits cards.

If you currently use your UFCU ATM card to make purchases at merchants, we encourage you to visit your nearest UFCU financial center, or call us to obtain a UFCU debit card. With a UFCU debit card, you'll enjoy the convenience of making purchases anywhere VISA® debit cards are accepted, including shopping online!

Not sure if your UFCU card is an ATM card? If the first six digits of your card number are "588901", or if your card does not have a VISA logo, then it is an ATM card.

We apologize for any inconvenience this legislation may cause. We invite you to contact Member Services, so we can find a solution for you.



Stars Recognized

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

Star Performers:



Josh Record,
IT Service Desk
Analyst I



Kim Mayo,
Records Management
Representative 3

Rising Stars:



Michael Diep,
Systems Engineer 2



Nicole Southerland
Mortgage Loan
Processor I

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.

Tax Time Savings

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. Choose the tax filing option that is best for you, and finish your taxes today!

TurboTax®

If you prefer to prepare your own taxes, TurboTax makes preparing and filing your taxes easy. Visit ufcu.org to take advantage of discounts on TurboTax products.



Jackson Hewitt

If you prefer to work with a tax professional, redeem a \$30 coupon on Jackson Hewitt Tax Preparation. For more information about Jackson Hewitt and to print the coupon, visit ufcu.org.



UFCU Board of Directors & Officers

Board of Directors:

Carl E. Hansen, Ph.D., Chairman
Neal E. Armstrong, Ph.D., Vice Chairman
Cynthia A. Leach, Secretary
Mary A. Seng, Treasurer
Thomas J. Ardis
Gerald (Jerry) L. Davis
D. Michael Harris, Ph.D., CPA, CITP
John A. Martin
Ellen Wood
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.
C. Cale McDowell, J.D. – Associate member

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
Yung V. Tran, CPA, SVP Finance/CFO
Sheila J. Wojcik, Ph.D., VP Membership



FITFEST RECAP

On August 11, 2011, UFCU held the first annual Youth FitFest event for youth aged 7 to 13 at The University of Texas' UFCU Disch-Falk Field. The purpose of this event was to offer families a fun event that emphasized the importance of nutrition and activity in promoting a healthy lifestyle. Promoting healthy families and healthy kids aligns with UFCU's efforts to support the UT Dell Pediatrics Research Center and its focus on the prevention of childhood obesity and related chronic illnesses like diabetes. Many of the children who participated in this event went the extra mile and completed our UFCU Youth FitFest Challenge workbook. This workbook required our youth members to complete at least 10 activities which challenged them in a physical or mental way, within a month's time.

How did the Youth FitFest event turn out? The kids had fun! Even after an hour of drills in the mid-morning Texas heat, the kids had big smiles on their faces and were asking when they could do it all again! Thanks to UT Athletics staff for helping to organize and conduct the event

and for providing coaches and administrators to lead a series of challenging drills. Former student-athletes and current UT staff members Tina Boutelle (softball) and Drew Bishop (baseball) took the kids on behind-the-scenes tours of the baseball and softball facilities, including locker rooms. Athletics Trainer/Sports Medicine Co-Director Tina Bonci gave the kids entertaining information on sports nutrition that the parents loved. Donnie Maib, head strength and conditioning coach for UT Olympic sports, was the star of the show as he put the kids through the paces and got them to show lots of enthusiasm. Several of the UT strength and conditioning staff members provided leadership, access, snacks and overall coordination exercises.

As this was a very successful event, UFCU will continue to host our annual Youth FitFest event for our members. Look for details to come. If you'd like to see the photos and videos from our 2011 Youth FitFest Challenge, please visit the UFCU Flickr page.



Lyndee Bennett

UFCU Marketing Media
Project Manager



Holiday Closings

UFCU will close in observance of the following holidays:

NEW YEAR'S DAY Monday, January 2, 2012

MARTIN LUTHER KING, JR.'S BIRTHDAY Monday, January 16, 2012

PRESIDENTS' DAY Monday, February 20, 2012

MEMORIAL DAY Monday, May 28, 2012

INDEPENDENCE DAY Wednesday, July 4, 2012

LOCATIONS

BEN WHITE 130 E Ben White Blvd, Austin, TX
BRODIE 9925 Brodie Ln, Austin, TX
DOWNTOWN 702 Colorado St, Austin, TX
GALVESTON 428 Postoffice St, Galveston, TX
HIGHWAY 79 120 Palm Valley Cove, Round Rock, TX
LAKELINE 13860 North US Hwy 183, Austin, TX
N GUADALUPE 4611 Guadalupe St, Austin, TX
S MoPac 5033 US Hwy 290 W at MoPac, Austin, TX
STECK 3305 Steck Ave, Austin, TX
TAYLOR 407 N Main St, Taylor, TX
UNIVERSITY 2244 Guadalupe St, Austin, TX
WHITESTONE 3200 E Whitestone Blvd, Cedar Park, TX

MORTGAGE SERVICES (MEMBERS HOME ADVISORS)

SHOAL CREEK 8100 SHOAL CREEK Blvd, Austin, TX
LAKEWAY 1213 RANCH ROAD 620, Lakeway, TX

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

