

A photograph of a family on a boat deck. A man in a dark polo shirt and khaki pants stands with his back to the camera, looking out at a large body of water. In the center, a young boy is being held up by a woman, with his arms raised in the air and a joyful expression. The woman is wearing a red and white patterned dress. The background shows a dense forest of evergreen trees under a clear sky.

# Currency Affairs

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Help with your UT Retirement Plans | Graduate PLUS loans |  
Real Estate: Cultural and Electrical Shock

 **University**  
FEDERAL CREDIT UNION  
*Live Learn Prosper*



# Member Education Seminars



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

Seminar Topic	Date	Time	Location	Details
<b>403(b) Retirement Plans – Accumulating Retirement Funds Through Your Employer</b>	<b>July 13th</b>	<b>6:30pm</b>	<b>Steck Branch 3305 Steck Ave Austin, TX</b>	Are you taking full advantage of the Retirement Program options your employer offers? Are you a UT Faculty member and uncertain if your current plan is right for you? UFCU can help you understand your employer programs and what those program options could mean to your financial future. Learn how to set retirement goals, estimate the cost of retirement, and the advantages of participating in your employer’s 403(b) retirement plan.
<b>Estate Conservation – Preserving Wealth For Your Heirs</b>	<b>September 14th</b>	<b>6:30pm</b>	<b>Steck Branch 3305 Steck Ave Austin, TX</b>	Learn the critical steps in developing a solid estate plan, and the techniques available for protecting and distributing your wealth.

## Attention UT and UTMB Faculty and Staff

One of the great benefits of being a UT and UTMB faculty/staff member is the opportunity to participate in the University’s retirement plan. But with a myriad of product providers and multiple products offered by each provider, making the right retirement plan choices can be complicated and time consuming.

Your choices range from an Optional Retirement Plan (ORP) to the UT Saver Tax-Sheltered Annuity (TSA) and the Deferred Compensation 457 plan offered through ING Financial Advisors, LLC. Our UT Retirement Specialists are very familiar with these options and are ready to assist you in making the right choice for your unique retirement needs – whether you are a new or existing participant of the UT or UTMB Retirement Plan. Our goal is to make your retirement planning easy and hassle free.

To arrange an appointment or for more information, please call (512) 421-8112 or email [investments@ufcu.org](mailto:investments@ufcu.org).

Investment products and services offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured or credit union guaranteed and can lose value. Registered representatives are employees of UFCU and registered through CFS. UFCU is affiliated with CFS (Member NASD/SIPC).



## Shred Day

UFCU is hosting “Shred Day” on **Saturday, July 15th**, from 10:00 am - 2:00 pm at the North Guadalupe Branch.

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 will also be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark you calendars now!





# President's Report



As our Credit Union celebrates its 70th anniversary this year and I approach my 22nd UFCU anniversary this summer, I continue reflecting on how this organization has evolved since 1984, the year when our former president/CEO, Burton Eubanks, offered me the role of controller. Quite frankly, there was considerably less to “control” back then... Our regulator told us what to charge on loans, what to pay on deposits, and at the age of 30, I possessed great energy, no gray hair, and encountered few difficulties managing the \$55 million our 30,000 members had on deposit at that time. In the ensuing years, deregulation of financial markets, intense competition, evolving technologies, and further commoditization of our products and services have generated considerable challenges for all financial services executives.

Despite the extraordinary changes in the financial services sector of our economy and our growth to 112,000 members and \$750 million in assets, much remains unchanged. University Federal Credit Union continues as a member-owned, not-for-profit cooperative that utilizes finance as a tool to meet human need, one relationship and one transaction at a time.

One thing, however, has changed. Despite the fact our organization's membership knows and appreciates the value of education, until the year 2000, when we launched our highly acclaimed Wheels 101® auto purchase program, we had overlooked many opportunities to educate members with regard to a host of consumer financial matters. Since its inception, Wheels 101® has drawn thousands of members to educational seminars and saved them more than \$10.8 million in finance charges.

That program was followed by College Education 101, which positions parents and students to successfully navigate the highly complex world of student loans, and by Home Economics 101, which was later enhanced and became Members' Home Advisor. An exceptional educational program, Members' Home Advisor greatly facilitates one of the most challenging and potentially stressful transactions we consumers encounter... purchasing a home. When we recently redesigned our website (ufcu.org), we prominently positioned a content-rich section on the front page entitled “Featured Learning Topics” through which you may access these fine programs and educate yourself about a host of other consumer financial issues.

Over the last six years, I have heard from many of you about how you have benefited from and value our educational programs. In fact, I read each of your notes to our full staff so they're fully aware of how their work positively impacts human lives each day. A recent example:

*“I want to share a good story with you regarding Wheels 101® — My husband and I have not taken the course, but we learned that the reputation of this course is far-reaching. We went to purchase a used car for my stepson as a graduation present. Of course, we financed it through UFCU. A friend of ours who manages a pre-owned lot for a dealer near San Antonio advised us of the maximum amount we should pay for the car. Armed with this knowledge, we began negotiations. When it became clear to the dealer we were not going to budge on what we were willing to pay, he brought in the head honcho. He asked who was going to finance our purchase and we reported it was UFCU. His response? Did you take their Wheels 101® course and pass with an A+? Unfortunately, we weren't able to answer in the affirmative, but we eventually got the car at our price. I guess we ended up with the benefits of Wheels 101® after all!”*

Because of Wheels 101's reputation in the automobile marketplace, UFCU members may benefit from the program despite not having actually attended a seminar, but don't take that risk. I encourage you to regularly review the “Upcoming Events” section of our website for scheduled educational events and take advantage of them. Such programs are one reason your UFCU membership is so valuable. Remember... this is your financial cooperative. You own us. So, we are successful only when we position you to achieve financial success.

We are unique in our structure, unique in our mission, and unique in how we've measured success for 70 years. Thank you for your membership and business!

Warmest regards,

A handwritten signature in black ink, appearing to read "Tony C. Budet". The signature is stylized and fluid, written over a white background.

**Tony C. Budet**  
President/CEO



## I'll Take a Boat! No, make that an RV!

**By Remar Sutton**  
UFCU's Consumer Spokesperson

**Summer, the time of nice new toys! A boat, or an RV, or a racy convertible—any one of those would do for you, wouldn't it?**

Well, maybe this is the summer. If it is, you've come to the right place for hard-hitting, real, non-biased tips for getting that toy right.

Thinking boat? There's not a better way to forget your problems. Except, of course, if you don't know about all the problems that come with boating before you buy a boat. How do you budget for a boat? Where do you store it? (Your neighborhood may not let you keep it on the street or driveway.) What will maintenance costs be?

How do you find the best and safest boat? Does insurance cost more if you have kids? Do you need a "boater's license"? Should you buy new or used, and how do you check out a boat, especially a used one? Those are some of the key questions you should ask before making a boat purchase decision.

Thinking RV? Talk about a buyer's market. With our high gas prices, RVs right now are about as popular as high-rises without AC.

But surprisingly, some RVs are as economical as a big car. And when you take housing and meals into consideration, RVs can lower the costs of trips, despite high gas prices.

But buying an RV is a disaster if you don't know the answer to questions like these: Can you actually afford any RV? Will your current vehicle be able to tow it if the RV is not self-powered? And how do you know where to spend the night in one of those things, anyway?

Our boat and RV guides answer these questions, and many more, and they are interactive at the UFCU website. From budgeting, to shopping, to learning how to use a toy right, we've got the scoop.

And these guides were developed by my team specifically for the Austin area.

Do something astounding this summer when it comes to your family's play time, but do it the UFCU way: responsibly! Visit [ufcu.org](http://ufcu.org) right now, click on "Breaking News," and then click on "Vehicle Ownership."

**To a fatter wallet!**

## Thanks For Giving Away Your Rights!

**By Remar Sutton**  
UFCU's Consumer Spokesperson

Would you be upset if you knew you had forever given away your rights to use the American court system if you have a serious disagreement with a company?

Well, be upset, because these days you're stripped of your rights every time you deal with the vast majority of businesses. In the past few years, you have been forced to agree to a clause slipped into contracts and monthly statements called a "Binding Mandatory Arbitration Agreement" (BMA clause). You are forced to agree to these clauses because the companies generally won't do business with you if you don't agree. According to the San Francisco Chronicle's investigation of BMA clauses:

- *BMA is a lawless system. The judges, called arbitrators, do not have to follow the law or even justify their decisions.*
- *BMA takes away your right to appeal a bad decision.*
- *BMA normally costs much more than using the courts.*
- *BMA prevents you from being part of most*

*class action lawsuits.*

- *BMA favors business rather than you.*

BMA agreements are now everywhere. Credit card contracts, health insurance policies, and bank loans have them. Buy, lease or rent a car-new or used-and you're generally forced to agree to a BMA clause that protects both the dealer and the manufacturer (Think about that, if you buy a lemon, or a car that has been totaled.) Pay your phone bill-or pay just about any bill, for that matter-and you're forced to agree to these clauses. Bookstore discount cards even have them.

Voluntary arbitration is supported by virtually every major consumer group in this country: if you have a dispute with a company, for instance, you both agree to try to arbitrate your differences, but still reserve the right to use the U.S. court system if you don't come to an agreement.

But virtually every consumer group strongly opposes BMA. From AARP to the Consumer Federation of America, to Consumers Union (Publishers of Consumer Reports), these groups believe BMA clauses are bad for you.

If you care about your rights, you need to be involved in this issue. First, learn about BMA clauses and the consumer movements' fight to stop them. Head to [www.givemebackmyrights.com](http://www.givemebackmyrights.com). I am founder of the national organization which sponsors this site. Second, if you agree that BMA clauses are not good for you, try to do business with companies that don't have them. For instance, if your current credit card and loan agreement have BMA, move your accounts to companies that don't. A tip: the majority of credit unions (including UFCU) do not have BMA clauses in their loans and credit cards. Some 'branded' credit cards like AARP's cards don't have them, either.

**Why should you do business with companies that want to take away your rights?**

# You might have seen us around..

UFCU's responsibility to the Austin and Galveston communities extends well beyond the exceptional financial solutions we offer. We want to improve the social fabric of the cities we call home. UFCU is proud of our staff members who volunteer time and provide financial support to improve our communities.

Recently UFCU was the title sponsor for the second annual "Steps to Cure Cancer – 5k Run/Walk" hosted in Galveston, TX. This event honors the memory of longtime UFCU employee Jeanette Abbott and benefits The University of Texas M.D. Anderson Cancer Center.

Many of our Branch Managers participate in educational groups which partner with local school districts. In fact, education is one of UFCU's core values; we also host numerous seminars throughout the year which emphasize the importance of financial education.

At the Grand Opening of our University Branch we were lucky enough to have the UT Elementary School Kindergarten, First Grade and Second Grade students join us. One by one, each of them was able to have an item signed and pose in a picture with UT Coach Mack Brown. Talk about excited!

Community service makes life better and more fulfilling for our neighbors. UFCU takes being your financial partner for life seriously, and we want to thank each of you for trusting us to help manage your financial affair



**Did you know that your auto insurance policy only covers you up to a maximum of 25 miles into Mexico? And, even with insurance coverage, the Mexican government often does not recognize US insurance company policies – even when accidents occur within that 25-mile limit.**

**Don't let this happen to you. If you are traveling to Mexico in your own automobile, we suggest you purchase Mexico insurance. It's easy to obtain and affordable. You can receive a free quote via our website at [ufcu.org](http://ufcu.org).**



## Gift Cards Are Now Available For UFCU Members

You can purchase a VISA® gift card at any UFCU location to be used anywhere VISA is accepted around the world.

**Minimum gift card amount: \$20**

**Maximum gift card amount: \$500**

**Cost: \$2 per card**

Four different card designs are available.



## Protecting Your Assets with UFCU Insurance

UFCU Financial Services, LLC, a wholly-owned subsidiary of UFCU, is an independent insurance agency representing highly-rated companies. We choose only the best companies, selected for their extraordinary reputations for competitive rates, customer service and claims handling. Through our partnerships, we are able to provide you with comprehensive asset protection at affordable rates.

### We offer the following insurance products:

- Auto
- Home
- Motorcycle
- Renters
- Mexico Insurance
- Boat
- Condominium
- Motor Home
- Mobile Home
- Umbrella

## Take 3 Balance Transfers

Process a free credit card balance transfer with UFCU between now and December 31, 2006, and the interest rate charged on that transfer will be 3% less than your existing UFCU credit card rate until December 31, 2006.

### UFCU offers three ways to transfer credit card balances:

- Obtain the balance transfer form at [ufcu.org](http://ufcu.org) and submit it online or fax it to (512) 421-7450
- Complete the balance transfer form at any UFCU branch
- Call us to process the balance transfer

Existing credit card balances will remain at the current account rate. The 3% reduction applies to new balance transfers only. On December 31, 2006 the standard fixed account APR will be applied to any unpaid balances on the transfer.

## Bonus Point Credit Cards



UFCU offers Bonus Point credit cards in four designs. The program rewards are hard to resist and points never expire. Access the reward catalog at [www.scorecardrewards.com](http://www.scorecardrewards.com).

**Reward yourself...apply for your UFCU Bonus Point Card today at [ufcu.org](http://ufcu.org).**



## Save money with our Second Chance Program

Do you want to save money by lowering your current car payment? If you financed your car elsewhere, there's a good chance we can save you money if you refinance with UFCU through our Second Chance Program. Our Second Chance Program has saved members an average of \$2,000. The process is easy and we'll pay you \$50 when we close your loan. Visit [ufcu.org](http://ufcu.org) for more details.

# Let UFCU Help Reduce the Cost of Financing a College Education

Is college affordable for students and parents? Most people believe the answer is “no.” If college expenses are getting you down, we can help. At UFCU, we emphasize value and service over profit. That means we provide you and your family one of the lowest-cost education loans in the country with service you can count on. Our federal and alternative loan programs give you the financing options to meet your every need. We offer:

- **Zero Origination Fee Stafford Loans**
- **Parent PLUS Loans with a 3% credit of loan amount after full disbursement**
- **2.75% Rate Reductions on Stafford and Parent PLUS Loans**
- **Early Loan Forgiveness Program**
- **NEW! Graduate PLUS Loans to fund up to 100% of your graduate or professional education**

Students with UFCU education loans attend nearly 200 domestic and international universities, including The University of Texas at Austin, St. Edward's University, Concordia University, Huston-Tillotson University, Austin Community College and Texas A&M University at Galveston.

**To take advantage of UFCU's Student Loans, visit us at [ufcu.org](http://ufcu.org) or call us today.**

**Lender Code:  
828148**



## Graduate PLUS Loans

Graduate PLUS Loans (Grad PLUS) are available for graduate and professional students. This loan fills the gap between the cost of education and the funding received through Stafford Loans and other aid. The Grad PLUS loan allows you to fund up to 100% of the cost of your graduate or professional education (less other aid received).

Grad PLUS Loans will be available for disbursement after July 1, 2006.

### Loan Repayment Incentive Programs for Grad PLUS Loans

- Grad PLUS Loans receive a 3% credit after loan is fully disbursed. Credit is applied to your principal balance, saving you interest.
- .25 point interest rate reduction on Grad PLUS Loans (in repayment) when you auto debit your loan payment from an account.
- 2.5 point interest rate reduction on Grad PLUS Loans (in repayment, after 48 consecutive on-time monthly payments) reduces your interest rate to 5.75% fixed (with utilization of auto payments).
- Early Loan Forgiveness Program: Pay down your combined loan balances to under \$600 and consider your balance Paid-in-Full!



**Remember, when you factor in our rate reduction programs, your interest rates will be considerably below the industry interest rate!**

# REAL ESTATE

## Cultural and Electrical Shock



In moving from San Antonio to Austin two years ago to join UFCU's real estate department, I experienced some anxiety. After 43 years in the Alamo City, I really knew San Antonio.

"It's only an hour to the north" I reasoned. "How different can it be?"

- ... From mañana to hip.
- ... From mariachis to music capital of the world.
- ... From five minute commutes to MoPac.
- ... From Mexican food to, well, Austin Tex-Mex.

Then I began house-hunting.

After revising upward my absolute, drop-dead, price and commute distance five times, we found a home, moved in, and my REALTOR® checked into a very nice facility for a long rest. Our yellow lab loved the yard, my husband was pleased with an "all-mine" office, and I really liked our green and hilly neighborhood.

Then the first utility bill for our vintage

1970's all-electric home arrived. After my spouse administered CPR, I was on the phone to the utility company certain that some brand new meter reader had made an error. Wrong. Then the water bill arrived and I dismantled the sprinkler system in search of a really big leak. Wrong.

The moral of my story is this: Calculate the real cost of buying and living in your home. First home? Consider all the items you do not currently own and will need to buy. As an apartment dweller, did you often reach for your garden hose or lawnmower? As a

homeowner, you will need these items and many others. Most apartments come equipped with a refrigerator. Most home do not.

Whether you are buying your first home or your fifth, consider the cost of utilities and energy. Most homes over ten years old are not energy efficient. Lack of weather-proofing and adequate insulation, duct leaks and inefficient air handlers, air conditioning compressors or hot water heaters can cost hundreds and even thousands per year in energy dollars.

Before you decide on a home, consider the real costs and the real pain of being "house poor."

Then consider doing the following:

1. Ask your UFCU loan advisor about having a Home Energy Rating Survey (HERS) performed on the home prior to finalizing your contract and your mortgage.
2. Get estimates of the costs, and savings, if you make this home energy efficient.
3. Let UFCU add 100% of the energy improvement costs to your new mortgage so you can enjoy the savings into the future.

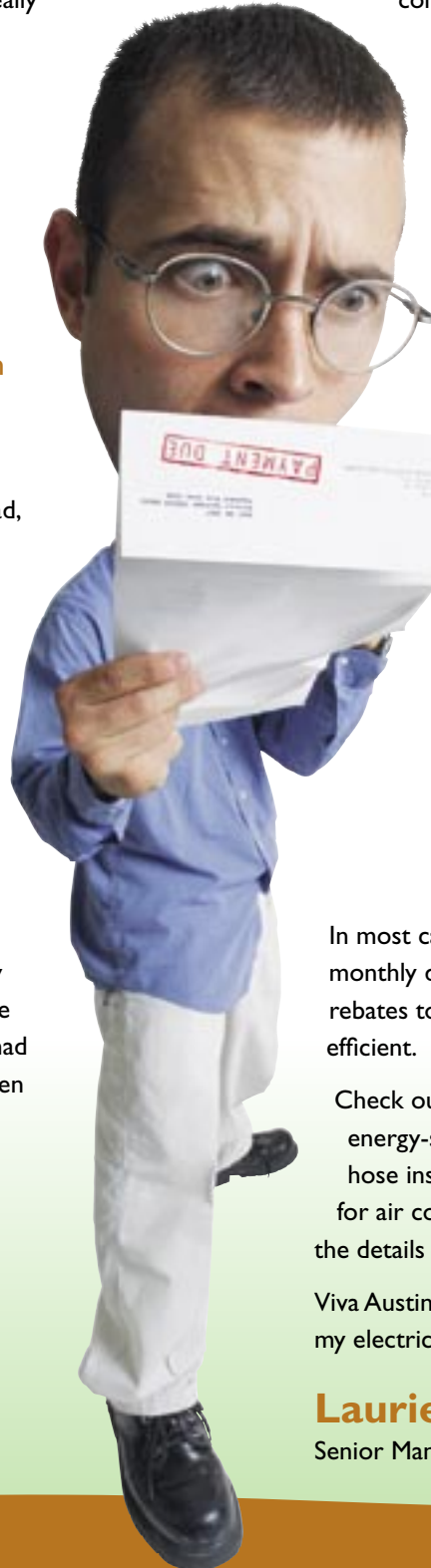
In most cases, the energy cost savings far outweigh the additional monthly dollars in your mortgage. Many utility companies offer rebates to those consumers who make their homes energy efficient.

Check out [austinenergy.com](http://austinenergy.com) to get ideas on the costs of energy, energy-saving fixes and energy savings. Plan to use that garden hose instead of the sprinkler system. Read up on SEER ratings for air conditioning units and R ratings on insulation. Call us to get the details on the UFCU Energy Saver Mortgage.

Viva Austin! I plan to catch some of that music just as soon as I pay my electricity bill.

### Laurie Roberts

Senior Manager, Real Estate Service





# SHARED BRANCHING

## UFCU Is Bringing Service To You Around Texas and the US

It's summer time which means traveling, and traveling takes money! UFCU is a member of the National Shared Branch Network, which enables UFCU members to transact UFCU business at stand-alone Credit Union Service Center locations as well as branch outlets of other participating credit unions. With this UFCU member benefit you'll be able to focus on enjoying your vacation instead of worrying about fees and locations.

### Services available at all participating National and Texas Credit Union Branch Outlet locations:

- Withdrawal from savings and checking (maximum of \$500; depending on each outlet's withdrawal policy)
- Deposit to savings and checking (holds will apply)
- Cash US Postal money orders and government checks (up to \$750 cash)
- Transfer funds from one account to another
- Make loan payments
- Obtain account balance inquiries
- Purchase official checks up to \$10,000 on available funds (at most locations; fees will vary slightly)
- Purchase money orders, and traveler's checks-US dollars (at some locations; fees will vary slightly)

### Services available at the Texas Credit Union Service Centers, 3 in Houston:

- Extended hours: Monday-Friday 9-7; Saturday 9-2
- Withdrawal from savings and checking (up to \$750 cash)
- Deposit to savings and checking (holds will apply)

- Cash US Postal money orders and government checks (up to \$750 cash)
- Transfer funds from one account to another
- Make loan payments
- Obtain account balance inquiries
- Purchase official cashiers checks up to \$10,000 on available funds (\$1 fee for first check, \$2 fee for each additional check)
- Purchase traveler's checks - U.S. dollars (1% fee for one signer, 1.5% fee for two signers)
- Purchase money orders (\$1.25 fee per money order)
- Notarize documents
- Fax documents (a small fee may apply)

### Local Shared Branch Outlets in Austin and Galveston (All UFCU branches)

**United Heritage CU - Outlet**  
3600 Presidential Blvd, Suite 114  
Austin, TX 78719

**TruWest CU - Outlet**  
6001 William Cannon Dr, Suite 100  
Austin, TX 78749

**TruWest CU**  
13609 N IH 35, Bldg 4  
Austin, TX 78753

You may transact UFCU business at the following Texas stand-alone Credit Union Service Center locations, each of which also offers ATM service:

**First Colony Commons Shopping Center**  
15303 Southwest Freeway  
Sugarland, Texas 77478

**Champions Village Shopping Center**  
5507 FM 1960 West, Ste E  
Houston, Texas 77069

**Almeda Depot Shopping Center**  
12346 Gulf Freeway, Ste B  
Houston, Texas 77034

200+ Free ATMs for  
Credit Union Members.



[freecatms.org](http://freecatms.org)

UFCU has joined forces with other Austin-area credit unions to provide our members with free ATM access to more than 200 ATMs in the Austin, Galveston and Central Texas areas. Participating credit unions' members now have the convenience of using any ATM within the network without charge. Visit [ufcu.org](http://ufcu.org) for a complete list of free ATMs.

# Stars Recognized



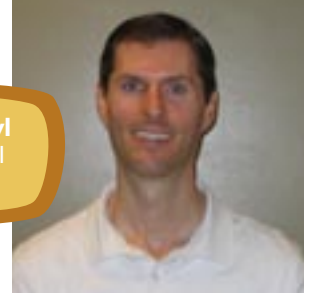
University Federal Credit Union recently honored two staff members for outstanding on-the-job performance. Marisol Cantu, Consumer Loan Officer, was recognized as “Star Performer,”

**Marisol Cantu**  
Consumer Loan Officer



and Michael Crowl, Senior Financial Analyst, as “Rising Star.” 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.

**Michael Crowl**  
Senior Financial Analyst



## Community Business Partner Spotlight

Texas Medical Liability Trust (TMLT) is the largest medical liability insurance provider in the state, supplying insurance to more than 13,000 policyholders.

TMLT and its policyholders are committed to patient safety, and physicians frequently take advantage of the continuing medical education (CME) programs offered through TMLT. Available via live seminars or online, topics can range from fraud and abuse prevention to

advice on improving hospital relationships. Representatives from TMLT also offer a physical walk-through of a physician’s practice to examine it for any possible safety concerns. As a further incentive, TMLT offers financial discounts to those policyholders who participate in their education programs.

As a way to assist physicians still in their residency and practicing outside of their training program, TMLT offers discounted coverage. Additionally, physicians in their first or second years of practice after residency



also benefit from financial discounts through TMLT’s Rising Star program.

TMLT supports the continuing education efforts of several organizations statewide. Local partners include the Texas Medical Association, the Texas Osteopathic Medical Association, the Texas Academy of Family Physicians and the Travis County Medical Society. By co-sponsoring these programs, TMLT helps to further educate physicians on how to improve patient safety.

**Does your employer benefits package need a few more perks? Consider becoming a UFCU Business Partner, like TMLT. UFCU provides free on-site Lunch & Learn workshops, group rates on home and auto insurance, great loan rates, and more for our Business Partners. For more information on how you can take advantage of these free benefits, contact Scott Derber at [sderber@ufcu.org](mailto:sderber@ufcu.org) or (512) 467-8080 x22364.**

## UFCU Board of Directors & Officers

### Board of Directors:

Arthur B. Martinez, Board Chairman  
Thomas J. Ardis, Vice Chairman  
Mary A. Seng, Treasurer  
Cynthia A. Leach, Secretary  
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Reagan Y. Sakai  
Marilla D. Svinicki, Ph.D.  
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Urton Anderson, Ph.D.

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Tony C. Budet

### Senior Vice Presidents:

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### Vice Presidents:

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Becky M. LeBlanc, Leadership  
Sheila Jo Wojcik, Ph.D., Membership

# Be a UFCU Advocate

Are you proud to be a UFCU member? Well then spread the word! Your family members are eligible for UFCU membership, as are your fellow employees. We at UFCU want to continue to deliver superior products, as well as exceptional customer service, and who better to than the people you care about.

As a local member-owned financial cooperative, UFCU is small enough to offer personal attention and large enough to meet member needs for life. Focused on Main Street not Wall Street, UFCU can promise our members unwavering integrity and a sense of duty. The focus is on serving you, as your life-long financial partner, and that is what has made UFCU Austin's largest locally-owned financial institution. We also operate a full-service branch in Galveston.

## Membership Benefits

- Variety of checking and savings accounts
- Bill Pay
- Investment services
- 200+ free ATMs in Central Texas
- Internet Banking
- Auto and home buying programs
- Credit card options
- Nationwide shared branches

Providing members superior financial products and services is our primary focus, but we invest in more than just business. We value education. UFCU hosts numerous member seminars on financial topics. We know that smart decisions are the foundation of a solid financial future, and we're here to offer banking solutions that serve your interests.

## Educational Seminars

- Wheels 101®
- Real Estate Investing
- ID Theft
- How to Fund a College Education
- Credit Score Enhancement
- Financing for Small Businesses
- Retirement Planning

A minimum savings deposit of \$5 plus a \$1 lifetime membership fee is all that's required to open an account. It's the best \$6 investment you'll ever make. UFCU adopted the rule, "Once a member, always a member." This means once you join UFCU you can keep your membership for life, even if you leave your current employer or complete your coursework at any eligible institution.

Visit us today at [ufcu.org](http://ufcu.org), call us or stop by one of our 10 convenient UFCU branches for more information on our newest products and services.



## How Can We Serve You Better?

## Email alerts, news, and information from UFCU.

Members can now choose to receive account information automatically via email as part of online banking services. Expect to receive instant notification of account balances, checks that have cleared and more! Here's how:

1. Log on to Internet Banking
2. Select "Preferences"
3. Select "eMail Services"
4. Select "My eMail Subscriptions" and make your choices

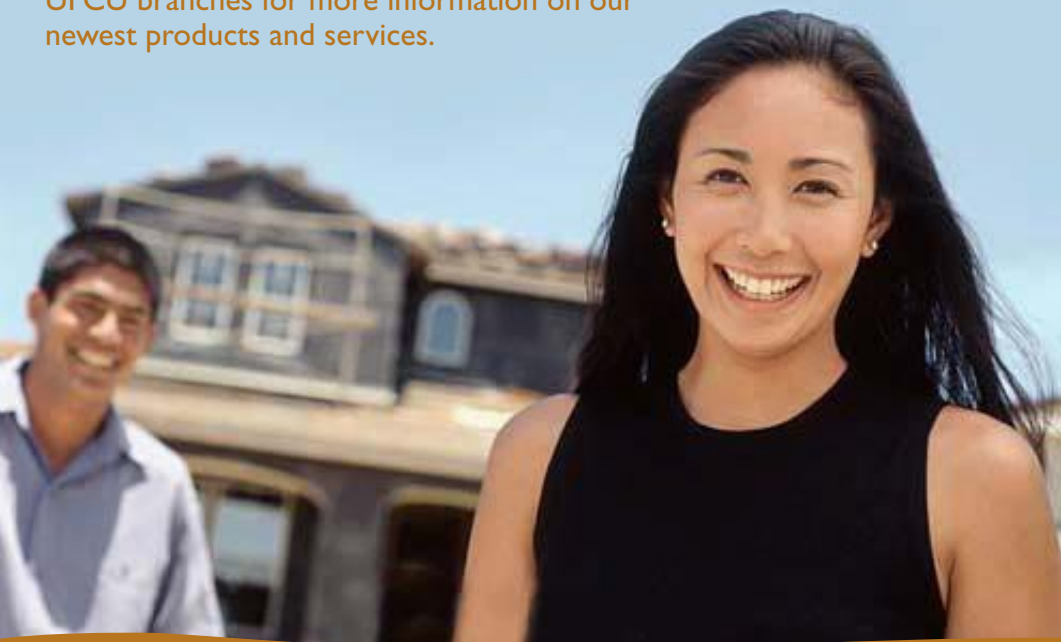
You can change your email address under the "Preferences" menu as well.

We know that convenience is one of our member's primary concerns, and to better improve our services, this summer UFCU will begin sending information about new accounts, services, and online eClubs like Wheels 101, via email. Of course member preferences will be honored, and you will always be given the option to opt out of email news and updates.

Stay up-to-date with UFCU's current happenings and sign-up for our new email services today.

Email any comments, concerns, suggestions or questions you may have regarding your credit union to me at [membership@ufcu.org](mailto:membership@ufcu.org).

Regards,  
Sheila Wojcik,  
VP Membership







## Credit Union Texas Twister 10K

October 29, 2006 - Austin, Texas

**RUN...WALK...DONATE...VOLUNTEER...FAMILY FUN!**

10K Run/Walk  
Kids 1K  
Team Challenge

[www.cutxtwister.org](http://www.cutxtwister.org)

Race produced by **RACEWORKS** Inc.



Credit Union Texas Twister, Inc. is 501(c)(3) non-profit organization

# Locations

- BEN WHITE** ..... 133 E Ben White Blvd, Austin, TX  
Drive-Thru ..... Monday, Tuesday, Thursday & Friday 7 - 6  
Wednesday 10 - 6  
Saturday 9 - 1
  - 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-A N Main St, Taylor, TX  
Monday - Thursday 9 - 4  
Friday 9 - 6
  - UNIVERSITY** ..... 2244 Guadalupe St, Austin, TX  
Monday - Friday 8:30 - 6  
Saturday 10 - 2
- 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](http://ufcu.org)



## Holiday Closings

UFCU will close in observance of the following holiday:



## eChecking Alert July 1, 2006

eChecking Account Holders - Remember you receive two free financial transactions per month using our branch lobby, drive-thru, and/or call center. A \$2 fee will be assessed for each transaction in excess of two performed at these locations.

