



# Currency Affairs

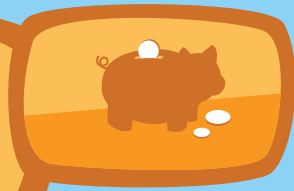
**Inside this Issue** | Summer 2007

UFCU is Growing | Entrepreneurs Wanted |  
Are you sure you're covered?

  
**University**  
FEDERAL CREDIT UNION<sup>®</sup>  
*Live Learn Prosper*



# Member Education Seminars



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

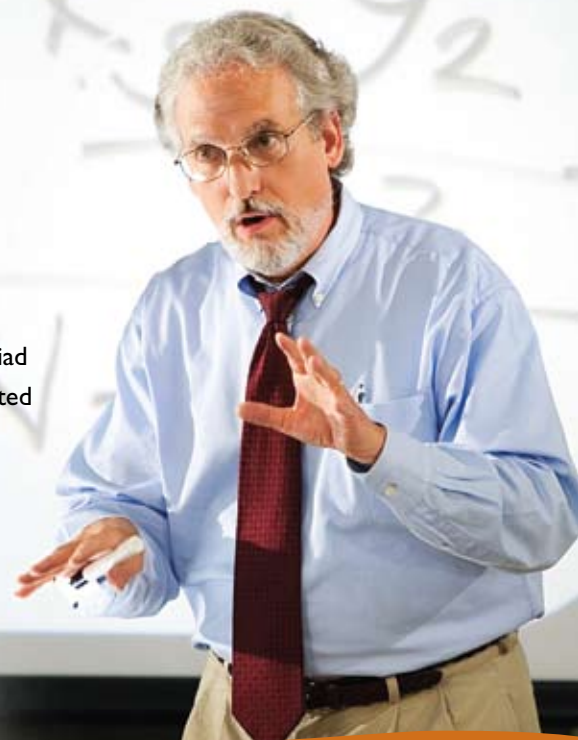
Seminar Topic	Date	Time	Location	Details
<b>403(b) Retirement Plans - Accumulating Retirement Funds Through Your Employer</b>	July 11th	6:30 PM	<b>The University of Texas Club 2108 E. Robert Dedman Dr Austin, TX</b>	Are you taking full advantage of the retirement program options your employer offers? 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, understand the advantages of participating in your employer's 403(b) retirement plan, and identify the best retirement program options for you.
<b>Real Estate and the 1031 Exchange</b>	July 17th	6:30 PM	<b>Norris Conference Center 2525 W Anderson Ln Austin, TX (rear entrance of Northcross Mall)</b>	This seminar will examine the use of the 1031 Tax Deferred Exchange to maximize investment real estate profits. This seminar will be of interest to those who already own investment property and those who want information on the long range potential for building wealth in real estate.

## Attention UT and UTMB Faculty and Staff – New and Existing

If you are faculty or staff of UT-Austin, UTMB, or the UT System, you may qualify for the Optional Retirement Plan (ORP), the UT Saver Tax-Sheltered Annuity (TSA) or the Deferred Compensation 457 plan offered through ING Financial Advisors, LLC.

The UT retirement specialists at University Federal Credit Union are very familiar with these options and are ready to help make your retirement planning easy and hassle-free. With a myriad of products available to participants, making the right retirement plan choices can be complicated and time consuming. Our UT Retirement Plan, through a partnership with ING Financial Advisors, is designed to help you traverse the maze of multiple UT retirement options.

Let our UT retirement specialists help you make the right investment choices for your unique retirement needs – whether you are an existing plan participant, or just getting started. 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, are not credit union guaranteed and may lose value. Investment representatives are employees of University Federal Credit Union (UFCU) and registered through CFS. UFCU is affiliated with CFS (Member NASD/SIPC).



# President's Report



## We Continue To Focus on Your Convenience

Those members who live in South Austin or frequent the St. Edward's University area will soon observe new construction on the northeast corner of Ben White Boulevard and South Congress Avenue. I am proud to announce UFCU will soon begin construction of a new branch facility on that site scheduled for completion fall, 2008. Until then, we will continue leasing two drive-thru lanes for UFCU members use from Capitol Credit Union at its Ben White location. UFCU transaction volumes there exceed 5,000 transactions per month, well above what's appropriate for such an interim solution. Your patience is much appreciated at that location particularly during busy times of day.

UFCU also purchased a new branch site in Cedar Park at the intersection of Highway 1431 and Arrow Point Drive and will soon own another site east of Round Rock at the intersection of Highway 79 and the future A.W. Grimes Road. Other North Austin, Round Rock, and Pflugerville sites are under consideration as well. According to surveys, UFCU members regularly tell us physical convenience continues to be critically important and we're determined to meet your expectations.

Credit unions continue collaborating locally and nationally to boost convenience offered to their members. UFCU has joined forces with many Austin and Galveston-area credit unions to cooperatively share our respective ATM networks, thereby making over 200 ATMs in Austin, San Marcos, Round Rock, Georgetown, and Galveston available to our respective members at no cost. Nationally, many credit unions, including UFCU, open their branch facilities to members of other participating credit unions. In fact, over 2,500 such national shared branch locations are available today to UFCU members. My management team is hopeful that, through

cooperative actions, yet more Austin and Galveston-area credit unions will choose to make their facilities available for use by members of other credit unions, thereby greatly enhancing convenience for all. The specific locations of all Austin-Galveston shared ATMs and national shared branch facilities can be found on our website at [ufcu.org](http://ufcu.org).

Though much in the financial services industry regularly changes, some things will always stand firm. This continues to be your financial cooperative. You own us. We are unique in our structure, unique in our mission, and unique in how we measure success. Contact me if I can be of assistance. Thank you for your membership and business!

**Warmest regards,**

**Tony C. Budet  
President/CEO**



# BIG

## Lessons for All Consumers

If you care about your money and your financial well-being, you need to pay attention to the “subprime” mortgage disaster which has cost about two million homeowners their homes. If you’re in the mood for any mortgage, your loan terms could be affected by the meltdown.

But, more important, the reasons the subprime meltdown occurred says a lot about the environment you face in many consumer transactions.

What happened? The obvious answer: a lot of mortgage holders couldn’t make their mortgage payments. But that answer doesn’t tell the real story. Many of these borrowers were deliberately enticed into mortgages they couldn’t afford with terms they didn’t understand. Often, they were fed the most dangerous line in all installment loan decisions: “Hey, if you couldn’t afford the payment, we couldn’t get you approved!”

The truth? Many times, the people making the spiel knew the borrowers couldn’t afford their payments and knew the borrowers would in all likelihood default down the road.

And here’s the scary part, the salespersons pushing the fatally-flawed loans couldn’t care less who was hurt in the process. Why? They didn’t have any risk. The salespersons—usually mortgage brokers—received their full commissions, whether or not the mortgages were paid.

That same mentality drives many lending decisions. Honestly, do you think finance managers at the best car dealership in the world sit around and worry if you can afford your car payment? Why should they worry? They’re paid, even if you don’t pay.

And what about credit cards? Have you ever seen any credit card company counsel you to spend less? Ever seen one counsel you to pay off your card each month, rather than make minimum or small payments?

Pull out your credit card statement right now, and look for the part that is emphasized with bigger type and/or a box around it. What do you see? Probably an emphasis on the “minimum payment” you can make. Why do the companies emphasize that? They of course don’t want you to pay off your card faster. In contrast, how often are you invited to transfer balances and thus increase the amount you owe them?

Do you see a trend here? The job of most businesses is to do what’s right for them, regardless of the consequences to you. The job of most businesses isn’t to warn you to be sensible. And it certainly isn’t the job of any business to say, “Don’t accept everything we say! Doubt us!”

So you have to be a self-starter when it comes to making smart consumer choices. The best way to start is by using unbiased information sources to help you make decisions.

UFCU gives you one good choice for unbiased consumer information. Or, is that statement itself just hype? Find out for yourself. Go to [ufcu.org](http://ufcu.org), and select the “Featured Learning Topics.” Click on “Breaking News” and start exploring. You’ll find information to protect your pocketbook and peace of mind.

## Why Not Buy a Car on eBay?

Ebay has become the gorilla of vehicle sales virtually overnight—they’ve facilitated more than two million vehicle sales since starting their program. What’s not to like about that?

A lot of things. Before you head to the eBay site, think about this:

*When you buy on eBay, you’re typically buying “sight unseen.”*

*You usually don’t get to drive the vehicle.*

*You’re typically buying from total strangers, and they are usually far away.*

Listen to two of the players in the eBay market:

*“Every 60 seconds, someone buys a car or truck — sight-unseen — on eBay Motors,” said Steve Hass, senior manager for vehicle sales at eBay Motors.*

Why would Mr. Hass emphasize “sight-unseen?” In my opinion, because he’s talking to sellers of vehicles—not buyers. A seller with a problem vehicle just loves to hear that a buyer can’t see the vehicle. But do you, as a potential buyer, like that?

“75% of all vehicles sold on eBay Motors are sold to out-of-state customers.” The quote is from *The Secrets of Selling on eBay Motors*, a sales training program sold by DealersEdge, a big trainer of auto dealerships.

Why emphasize out-of-state sales? In my opinion, because it’s very hard for a dissatisfied customer to go after an out-of-state seller.

What to do if you’re going to shop on eBay anyway: I personally wouldn’t buy a car online from any auction or dealer, and certainly not at eBay. But if you’re considering buying online, do this:

- *Follow the regular used car buying steps on our website in the Wheels 101® Learning Center.*
- *Don’t buy a car sight unseen.*
- *Don’t buy any eBay car without having it inspected.*
- *Slow down.*

There’s an old rule in the car business: You keep the good used cars and dump the bad ones.

eBay unfortunately may be a site where some bad people are trying to dump a lot of bad cars. I’m sure eBay hates that as much as I do. Make sure you’re not a victim of that dumping.

**Remar Sutton**  
UFCU’s Consumer Spokesperson

# Zero Fee Student Loans

## UFCU Education Loan Benefits & Savings

### Zero Fees on Stafford Loans

No origination fee or guarantee fee deducted so students receive the full benefit of their education loans.

### Parent PLUS and Graduate PLUS

Receive a 3% credit applied after your loan is fully disbursed.

### Special Savings

- .75 interest rate reduction for auto-draft of monthly payments.
- Principal reductions – up to 6% for on-time payments.
  - 1% after 12 months
  - 2% after 24 months
  - 3% after 36 months
- Loan balances are eliminated when your combined balance falls below \$600.

For more information visit [ufcu.org](http://ufcu.org), call our Education Loan

Center at **(512) 467-8080** in Austin, (409) 797-3300 in Galveston or US Toll-free at (800) 252-8311, or email [students@ufcu.org](mailto:students@ufcu.org).

**Lender Code 828148**

The .75 interest rate reduction for auto-payments and Principal Reductions for on-time payments offered after 12, 24, and 36 months are offered through our business partner, North Texas Higher Education Authority (NTHEA), and are effective for Stafford and PLUS loans that enter repayment on or after 7/1/07 (excluding consolidation loans). The Early Loan Forgiveness (ELF) program applies to all loans with NTHEA. The ELF program is limited to one benefit per borrower. UFCU and NTHEA reserve the right to change or discontinue the programs at any time without notice; however, previously qualified loans will not be affected. Other terms and conditions may apply; see our website at [ufcu.org](http://ufcu.org) and/or [nthea.com](http://nthea.com) for more details.

All figures are based \$10,000 loan amount and assumptions that Sub Stafford Loan disbursed 7/1/07, six month grace period; PLUS loan disbursed 9/1/07 and 1/1/08, immediate repayment, 1st due at 2/1/08; GradPLUS loan disbursed 9/1/07 and 1/1/08, immediate repayment, in-school deferment until 5/15/08, accrued interest capped, 1st due 6/16/08. Amounts will change based on personal situation with regard to actual disbursement dates and actual repayment start dates. All lenders were measured based on the same measures and are based on information obtained from lender websites as of March 8, 2007.

	SAVINGS		
	Stafford	Parent PLUS	Graduate PLUS
<b>UFCU</b>	<b>\$2129</b>	<b>\$2784</b>	<b>\$2815</b>
Bank of America	\$795	\$741	\$1398
Chase	\$670	\$1018	\$1307
Sallie Mae	\$562	\$433	\$1753
Wells Fargo	\$1055	\$853	\$1339

**Congratulations to member Dianne Wheeler, winner of a pair of tickets to the College Baseball Championship Games!**





# Attention Business Owners

Planning how you exit your business is just as important as planning how you start it.

So you started a small business and things are going well. Great! Now what? Many small business owners do not consider what happens in three, five, ten years. Their time and energy is consumed with creating and maintaining the business and they fail to consider the future. What will happen to your small business in 10 years? Will you sell the business and retire to the beach? Spend more time with your family? Start another business? Planning the “end from the beginning” can be an effective way to manage your business. Here are a few things to consider about managing the future of your business:

## Keep Good Records!

Accurate and up to date records are vital for the day to day management of your business and provide support for the sales price should you decide to sell. Prospective buyers of your business (and their lender) need accurate records of company performance to make informed decisions. Maintain accurate accounting records at quarter-end and year-end to ensure that you have documentation to support your financial performance, asking price, and proof of owner's equity.

## Plan your Work and Work your Plan.

Determine your exit strategy early on and

work toward that objective. If your goal is to retire in ten years, check progress during the annual financial performance review. For many business owners this occurs during tax time. As you review company financial performance and the business plan consider how the firm is tracking toward the ultimate objective and make adjustments.

## Plan for Life Events.

Life happens! No one can predict the future but careful planning can help mitigate some of the risk and fear that come from life's unknowns. Some simple tips include:

- Update your Will
- Review life and casualty insurances regularly.
- Your business is growing. Do you have the right coverage today?
- Do you have sufficient life coverage to offset your lost income in the event of your death?
- Ask “What-If” questions?
- What could happen to your Partnership if your Partner is divorced or files bankruptcy? What legal implications might this have on your interest in the firm or to the firm's performance?
- What if your largest customer leaves or doubles their order?

## Engage professionals within your relationship network for advice.

Selling a business can be a complex process depending upon the type of entity and nature of business. Your CPA and attorney can offer valuable assistance.

- The sale of a business can have significant tax implications. A careful review of your financial condition can assist your CPA to help plan an effective exit strategy in advance.
- Your attorney can offer valuable assistance with sale agreements that protect your interests.
- Develop relationships with your advisors and communicate your end goals to them early on.

The UFCU Business Lending Team is focused on your business success and we have the resources to help your small business grow to the next milestone. Talk to one of our Small Business Advisors today to see how UFCU can help you.

# Small Business Success Stories

Our Small Business Services Team helped these UFCU members grow and expand their business.

## Authenticity Gallery - \$225,000

SBA Loan (Austin)

Inventory and operating expense financing for a contemporary art and fine craft gallery.



“The concept of my store (artist made objects of jewelry, metal, glass, ceramics and more) was seeded over 20 some years ago. After leaving the corporate world and realizing it was time to act on this dream, I shopped the feasibility of doing so and met with several banks. UFCU offered the best deal. And little did I know how wonderful the people would be in guiding me through the process. I consider them my business partners”

**Mary Ober**  
Authenticity Gallery  
Austin, Texas



## Eagle Transmission - \$140,000

SBA Loan (Pflugerville)

Business acquisition and working capital for auto repair franchise.

“In December 2006 I walked into my Round Rock UFCU branch with a business plan, and inquired about a loan to help me buy an Eagle Transmission Franchise that came up for sale in Pflugerville. I partnered with the Business Lending Team at UFCU, and together we put that plan into action. As a ‘hands on’ owner/operator, the personal relationship and mutual trust that we have created is vital to the ongoing success of my business. As my business grows, UFCU will be right there with me. I thank UFCU and the Business Lending Team for helping to put me into business”.

**Stuart Fishman**  
Eagle Transmission  
Pflugerville, Texas



## Business Credit Cards

- Great Rate
- Cash Back
- Bonus Points

## Business Services

- Deposit Accounts
- Merchant Processing
- Cash/VISA® Check Cards

UFCU offers a full line of conventional loans for established businesses and SBA loans for growing firms and start-ups. From small credit lines to large commercial construction loans, UFCU has a product to fit your needs.

**Contact Mike Gandy today to discuss solutions to help your business grow.**

Austin (512) 467-8080 X21297  
Galveston (409) 797-3300 X21297  
Mobile (512) 963-8328



## INSURANCE RATES TOO HIGH?

If you are paying too much for insurance, take advantage of your UFCU membership to lower your insurance costs. UFCU members qualify for our group insurance rates. For a free insurance quote from our insurance department, simply visit [ufcu.org](http://ufcu.org) and choose the type of insurance you are interested in. Complete the appropriate questionnaire and submit. An agent will contact you within 24 hours to discuss your quote.

**It's simple...it's free...and it can save you money!**

Questions? Call Tom Cartwright at (512) 421-8150, Lee McLaughlin at (512) 421-8153, or Cindy Forister at (512) 421-8152.

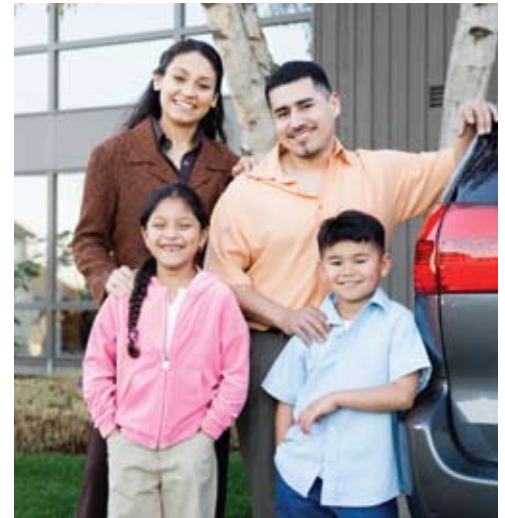
Refinance your auto today\* and you could save thousands of dollars!

### UFCU benefits include:

- Up to .25% Rate Reduction Refinance with direct deposit and loan payment auto-draft
- We'll Pay You \$50
- Insurance Savings - Submit an application for a free insurance quote and you could save hundreds of dollars.

For more details visit [ufcu.org](http://ufcu.org) or ask a representative today!

\* Offer expires 06/15/07 - 08/31/07



## Take 3 Balance Transfers

Process a free credit card balance transfer with UFCU July 1, 2007 through December 31, 2007, and the rate on the amount transferred will be 3% less than your existing UFCU credit card rate as of June 30, 2007.

UFCU offers three ways to transfer credit card balances:

1. Obtain the balance transfer form at [ufcu.org](http://ufcu.org) and submit it online or fax it to 512.421.7450.
2. Complete the balance transfer form at any UFCU branch.
3. 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 June 30, 2007, the standard fixed account APR will apply to any unpaid balances on the transfer.



# The Basics On Buying Auto Insurance



When it comes to auto insurance, there are some basic things you know. Like the fact that most states require it in order to drive, and that it can be expensive. But do you really have a good understanding of the coverage you are paying for? The following information provides a quick education to help you in buying auto insurance or assessing your insurance needs.

**LIABILITY COVERAGE** pays for your financial responsibility to others for bodily injury or property damage. Let's face it. If you have an auto accident, the legal costs could be devastating. Liability coverage offers protection against claims, property damage, or bodily injury to a third party that you or a member of your household accidentally caused while driving your car. This coverage applies only if the driver is considered legally responsible for the damage.

**MEDICAL COVERAGE** pays for the cost of treating injuries, rehabilitation, and funeral expenses. The medical coverage portion of your policy assures that you, your family members, and passengers in your car will

receive necessary medical and dental services resulting from an auto accident -- regardless of who caused the accident. At your option, you can also obtain coverage if you and your family members are involved in an accident as a pedestrian.

**PERSONAL INJURY PROTECTION** provides no-fault insurance. You, your family, and any passengers are covered under your policy regardless of who is responsible for the accident. This coverage includes medical, surgical, dental, and hospital.

**UNINSURED MOTORIST COVERAGE** will pay for injury expenses incurred should you, family members, or passengers be involved in an accident with an uninsured motorist. This coverage also provides protection for a hit-and-run accident or an accident with a driver who has less insurance than required by law.

**UNDERINSURED MOTORIST COVERAGE** comes into play when the other driver is found legally responsible for an accident and has coverage, but not enough to cover your injuries. If your coverage limits are higher than those of the at-fault driver, this coverage will absorb the additional expenses.

**PROPERTY COVERAGE** pays for physical damage to or theft of your car. There are two types of physical damage coverage: Collision and Comprehensive.

**COLLISION COVERAGE** pays for any damage to your car caused by accidental impact with another vehicle or object or if your vehicle overturns. The maximum amount to be paid is limited to the actual cash value of your vehicle, which is often referred to as the "local market value," less the collision deductible. Please remember that the local market value is only a starting point. The actual cost of the car may be more or less depending on the actual condition of the car.

**COMPREHENSIVE COVERAGE** (or sometimes referred to as "Other than collision") pays for most types of damage to your car resulting from a situation other than a collision. Typical examples include breakage of glass, falling objects, fire, theft, windstorm, hail, water, flood, malicious mischief, vandalism, or impact with a bird or animal. The maximum amount paid is limited to the actual cash value of your vehicle less the "other than collision" deductible. Please be aware that your policy will not pay for damages due to normal wear and tear such as mechanical or electrical breakdowns and flat tires. These are the basics you normally see covered in an auto insurance policy. There are many more options that you may need to protect you and your family. Please call us at (512) 421-8150 or (800) 223-4197 and speak directly with our in-house insurance agents for any further information.

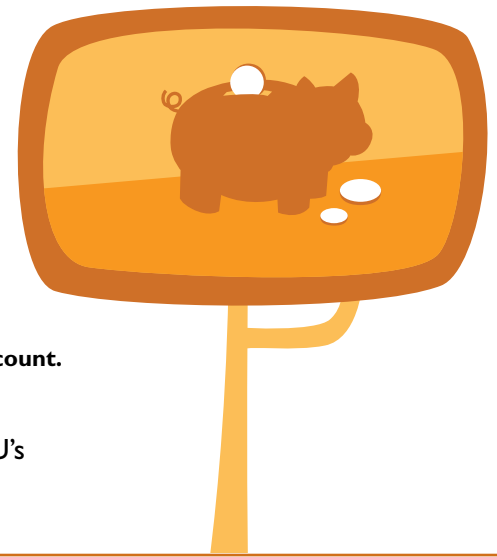
# Spend time on the things that matter.

When your paycheck is directly deposited into your UFCU account, there's no need to rush over after work or wait in long teller lines to deposit your check. That's because it's already there!

## Direct Deposit is safe, convenient and features numerous benefits:

- **It's Automatic** – Your paycheck goes straight into your UFCU account.
- **It's Secure** – Your paycheck won't get lost, misplaced or stolen from your desk or mailbox.
- **It's There for You** – Even if you're not at work on payday, your check is deposited to your account.
- **Immediate Availability**

To sign up for direct deposit, simply give your employer your account number and UFCU's routing number-314977405.



## Ever Worry About Your Kids and Money? FOOL PROOF...Coming this Fall

By Remar Sutton, UFCU's Consumer Spokesperson



Do you want your kids to be savvy consumers – to save money and build good credit? We all want that. But how do you get young people to care about “boring” topics like credit and financial responsibility? We think we've found a way. It's called **FoolProof For Parents** and it's coming this fall.

FoolProof For Parents is a web-driven, interactive program that puts you in charge of your child's financial education. And here's the shocker: your kids will actually enjoy the learning experience.

### Here's why your kids will like FoolProof:

- FoolProof uses the web, a young person's favorite hangout, as the teaching medium.
- It was developed with the help of young people, and it uses their lingo.
- Young people help do the teaching. They speak “with” your kids, not “at” them. Other young people on the site share their own personal experiences, good and bad, when it comes to the world of money.
- Each FoolProof module uses videos, music and interactive learning tools to engage young people.

**Here's why you'll like FoolProof.** Your kids will be equipped to face questions and challenges like these:

- Is keeping track of your spending important? Well, would it be important if an extra penny spent cost you \$30? It happens all the time if you don't understand account balances. Your kids will learn that lesson.
- What is credit? How easy is it to build it – or ruin it? FoolProof teaches the value of good credit by giving real-life examples of kids who have ruined – or built – credit. And it shows your child how to build it.
- How do you become a smart shopper? FoolProof teaches your kids how to think before they spend.

FoolProof puts you, the parent, in charge of your children's financial education. UFCU will be hosting a workshop to introduce **FoolProof For Parents** this fall on October 9, 2007. Look to our website for details to come.

## UFCU Board of Directors & Officers

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# eStatements Can Offer Big Benefits

Electronic statements (eStatements) take the place of traditional paper monthly or quarterly account statements. The worries about lost or stolen mail are relieved because you can access each month's statement earlier than the paper statement would arrive.

## What are the potential benefits of managing your finances with eStatements?

- **Efficiency.** It takes only a few moments to review your statement online.
- **Convenience.** The information and most services are available 24/7. You can handle your finances on your time.
- **Security.** Managing your finances online has advantages over the usual paper and mail trail. For example, with eStatements, nothing goes through the mail or sits in the box waiting for someone to get home. As a guard against identity theft you can check your accounts every morning to make sure all transactions are correct; it takes just a minute or two for peace of mind.

## A further word about eStatements

eStatements are among the multiple electronic finance management tools being offered by financial institutions. If you've grown up with the familiar paper statement for all sorts of accounts, you may be reluctant to part with that comforting, solid record. With an eStatement, however, you needn't give up the paper trail, just the mail trail. Through Internet Banking you have the ability to print out your monthly statements if needed.

With eStatements you are able to keep an eye on your accounts and report any problems promptly. Vigilance is one of your best tools for protecting your financial accounts and information as identity theft is one of the fastest growing crimes.

Managing your personal financial activities with online eStatements can be a safe and convenient way to stay on top of money matters, not to mention you'll save a tree!

To sign up for eStatements login to your account through Internet Banking, click "Preferences" and then select "eStatements" or call us for more information.

# How can we serve you better?

## Are you connected? You are now.

UFCU is introducing an online newsletter, *Connected*, catering to UFCU members ages 18-24. *Connected* eNewsletter brings



you the latest on current hot topics in addition to special UFCU offers

that will help you make better financial decisions.

As your credit union, we're here as your financial partner for life. This means if you ever have any questions, comments

or concerns about our products and services we encourage you to contact a UFCU representative. We are here to help you.

**Stay connected.**

**Lyndee Bennett  
Marketing Specialist**



# SHRED DAY

UFCU is hosting “Shred Day” on Saturday, July 28th from 10 AM – 2 PM at the North Guadalupe Branch.

Criminals need very little information to steal identities, and garbage cans offer an abundance of personal information that can be very valuable in a criminal’s hands. UFCU’s Shred Day is a chance to safely dispose of household 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 your calendars now!

## Holiday Closings

UFCU will close in observance of the following holiday:

**Independence Day**  
Wednesday, July 4th

**Labor Day**  
Monday,  
September 3rd

## 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**  
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Galveston ..... (409) 797-3300  
US Toll-free ..... (800) 252-8311  
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