



# Currency Affairs

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Introducing Trust Services | New Online Banking Features

 **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
Life Insurance Basics and Risk Management	July 15	6 PM	UFCU N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	There is probably not another industry that has changed as much over the last 20 years as the insurance business. That is why we at UFCU feel it is important to review your life insurance needs on a regular basis to make sure that you have the most appropriate and cost effective coverage available. Please join us for our complimentary seminar where we will discuss the different types and uses of life insurance.
10 Questions about Mutual Funds - American Funds	July 28	6 PM	UFCU Brodie Branch 9925 Brodie Ln Austin, TX 78748	This informative presentation will cover three main points: <ul style="list-style-type: none"> <li>• explain what a mutual fund is</li> <li>• detail the types of mutual funds that are available</li> <li>• point out the benefits of diversification</li> </ul> Please join us for this complimentary seminar where we will answer all the questions you may have about mutual funds.
Optional Retirement Planning	Aug 18	6 PM	UFCU University Branch 2244 Guadalupe St Austin, TX 78751	Do you have questions about your ORP plan at work? If so, please join us for this complimentary seminar to learn about the options that are available to you and your family through your optional retirement plan.
Teacher Retirement System Planning	Aug 24	6 PM	UFCU N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	As an educator, it is important to help your students understand the choices that are available to them. At UFCU, we feel the same way about our members. Please join us to learn more about your choices and opportunities within your TRS retirement plan. We will discuss your options while you are employed as well as your options upon retirement.
	Oct 19	6 PM		
Socially Responsible Investing: Alternative Energy	Sep 10	6 PM	UFCU University Branch 2244 Guadalupe St Austin, TX 78751	This seminar offers a brief perspective on the current landscape of public concern over climate change and rising fuel prices, highlights companies at the forefront of renewable energy technologies and will provide key reasons to consider the Calvert Global Alternative Energy Fund.
	Nov 16	6 PM	UFCU Ben White Branch 130 E Ben White Blvd Austin, TX 78704	
10 Questions about Mutual Funds - American Funds	Sep 16	6 PM	Hilton Galveston 5400 Seawall Blvd Galveston, TX 77551	This informative presentation will cover three main points: <ul style="list-style-type: none"> <li>• explain what a mutual fund is</li> <li>• detail the types of mutual funds that are available</li> <li>• point out the benefits of diversification</li> </ul> Please join us for this complimentary seminar where we will answer all the questions you may have about mutual funds.
Credit Score Enhancement	Sep 24	6 PM	Norris Conference Center 2525 W. Anderson Ln Austin, TX 78757	Enhancing your credit score knowledge can save you hundreds, if not thousands, of dollars in interest during your lifetime. Learn how your credit score is calculated, how you can improve your credit score, and how credit scores are actually used by lenders
Estate Conservation - Preserving Wealth For Your Heirs	Oct 20	6 PM	UFCU Steck Branch 3305 Steck Ave Austin, TX 78757	You've worked a lifetime to build your financial assets and you don't want to let them slip out of your hands. Learn the critical steps in developing a solid estate plan, and the techniques available for protecting and distributing your wealth.
	Nov 17	6 PM	UFCU Brodie Branch 99 25 Brodie Ln Austin, TX 78748	

UFCU Event	Date	Time	Location	Details
Shred Day	Aug 1	10 AM – 2 PM	UFCU N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	Criminals need very little information to steal identities, and garbage cans offer an abundance of information in your discarded paperwork. Bring up to two file boxes of paper per household for free, confidential shredding. Commercial high-volume shredders, courtesy of Iron Mountain, will be on-site to shred your records.  UFCU's Risk Manager Chris Miller also will be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark your calendars now!
	Nov 7	10 AM – 2 PM		



# President's Report



## Exceptional Leadership in Uncertain Times

This past spring, three new directors were elected to UFCU's volunteer board of directors. Newly elected directors serve three-year terms and include:

- Gerald L. Davis, President/CEO, Goodwill Industries of Central Texas, Inc.
- Dr. John R. Durbin, Professor of Mathematics, The University of Texas at Austin (Retired)
- John A. Martin, President (Texas Division), Flintco Construction Solutions

### Table officers elected by the board for the 2009-2010 year are:

- Chairman, Thomas J. Ardis
- Vice Chairman, D. Michael Harris, Ph.D., CPA, CITP
- Treasurer, Mary A. Seng
- Secretary, Cynthia A. Leach

### Members are also well served by UFCU's other directors:

- Carl E. Hansen, Ph.D.
- Dana M. Malone
- William T. Guy, Jr., Ph.D., Director Emeritus
- George K. Herbert Ph.D., J.D., Director Emeritus
- Frank J. Peters, Director Emeritus

UFCU members may take pride in the commitment of these dedicated men and women who set direction for UFCU. Directors are responsible for determining UFCU's strategic direction, including development of long-term goals and objectives. As trustees of member assets, directors ensure UFCU adheres to pertinent laws, regulations and sound business practices which reasonably assure safety of member funds and ongoing financial viability. In addition, directors monitor and assess UFCU's performance within the competitive marketplace, ensuring that management adjusts strategies, priorities, resources and tactics accordingly to best meet member financial needs.

Directors also serve as UFCU's ambassadors within the community at large, clearly communicating the value of credit union membership within the workplace, through civic and other organizations to which board members provide leadership, at UFCU-sponsored

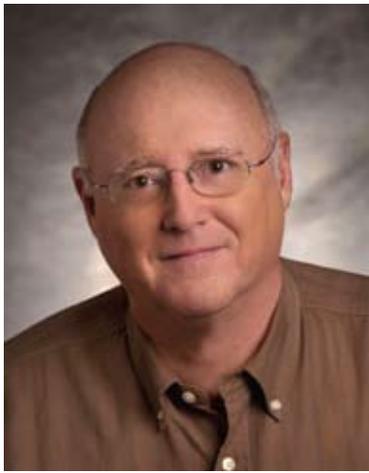
business development events, through formal statements included within the Annual Report, or through other points of contact with members and the community at large.

The training and development of board members is ongoing, as directors must be well informed on local, state and federal credit union matters, taking the initiative each year to attend various trade conferences, meetings or training events intended to assist them in better discharging their responsibilities. Directors are expected to participate meaningfully in meetings, demonstrate willingness to volunteer for assignments and committee work, and provide positive motivation to fellow directors and executive staff. Directors are expected to maintain the highest standards of personal financial responsibility and ethical conduct, including confidentiality with respect to member information and UFCU's business strategies.

UFCU has an exceptional board of directors, perhaps the finest in its history--good news in uncertain times. They and I consider it a pleasure and honor to serve you, our member owners.

Warmest regards,

**Tony C. Budet**  
President/CEO



## Is Refinancing Right for You?

With interest rates at historic lows, are you thinking of refinancing? Or, in this uncertain economy, are your mortgage payments stretching your budget? Could refinancing save you money or help you better manage your expenses?

Refinancing may be right for you if you can answer yes to these questions.

- Is your current loan's interest rate higher than current loan rates?
- Do you owe less on the mortgage than the current value of your home? (Do you have equity in your property?)
- Are you current on your loan payments?
- Are you planning to stay in your home for the next several years?

If you can answer yes to all these questions, then refinancing may be a great option for saving money or meeting other goals. This is true even if (or especially if) you are in an ARM that is due to reset or current loan payments are straining your wallet. Talking with a UFCU representative today can clarify your options.

Refinancing may not be the best choice, or may not even be an option, if you answer yes to these questions:.

- Do you plan to move soon? If so, loan costs could be more than you'd save. The refinancing calculator on UFCU's website can help here.

- Have you already paid off at least half of your mortgage? If so, refinancing could lower your monthly payment but cost more overall in interest. You can prevent this by refinancing for a term equal to the remaining term of your current mortgage.
- Have you fallen behind in making your mortgage payments? Are you behind in paying other loans or bills? If so, conventional refinancing is not an option. But it's time to talk with your lender about possible solutions, including whether you may qualify for loan modification or other programs.
- Will refinancing extend your mortgage payments into retirement? If so, consider whether this expense fits in your retirement budget.

Refinancing may help you meet financial goals. Read more about it in the April 2009 Remar's Report and UFCU's refinancing article, all on the UFCU website. Then, call UFCU—they'll be happy to help you consider all the factors and possibilities and decide what options make sense for you.



## Buying a New Vehicle in Today's Marketplace

The bankruptcy and restructuring of two of America's Big Three automakers—Chrysler and GM—has many consumers worried. Automotive sales are slow and manufacturers are eager to sell vehicles. But are there dangers in buying from a troubled manufacturer? What if you want to buy a make that may be sold or discontinued? What if you recently bought a vehicle made by Chrysler or GM—should you be worried about warranties or service?

The best thing about buying a new vehicle in a depressed market is that you may get a really good deal on a new vehicle if you do your homework and don't forget to bargain. Here are some tips:

- First, select a reliable, well-made vehicle. That's more important than who made

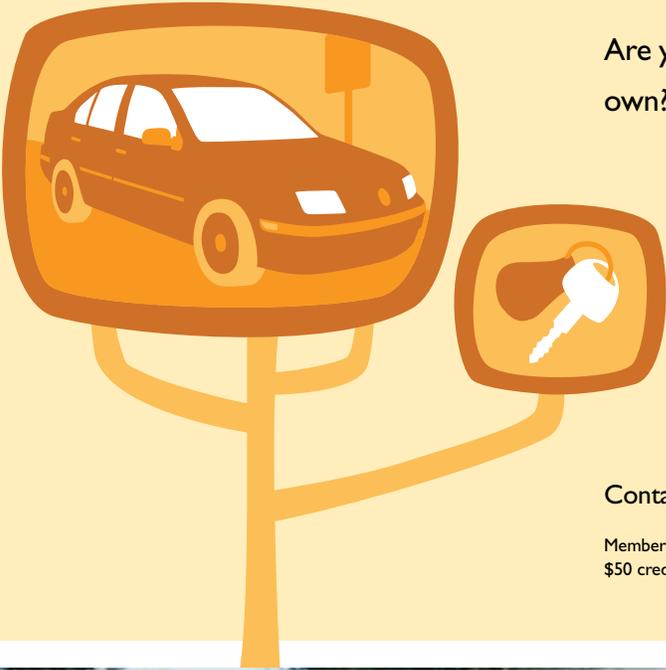
it. Research the vehicle as outlined in the Wheels 101® Buyer's Guide.

- If you like a vehicle made by a restructuring manufacturer, or a model or brand that is being discontinued or sold to another company, remember that these circumstances typically lower the vehicle's resale value. Use that knowledge in negotiating price. Lowered resale value also may affect the eventual trade-in value of the car; but the longer you drive the car the less important is that factor.
- Consider where you will have the car serviced under warranty. About 900 dealerships failed financially and closed in 2008. More will fail in 2009. In addition, Chrysler is severing relationships with 789 dealers and GM with 1,100. GM and Chrysler have committed to stand behind manufacturers' warranties and the federal government has committed to backing these warranties. Although a good independent service center can do much regular service even under warranty, you may need to go to a dealership for certain services. Consider location and convenience.
- Don't forget to bargain. The steps in the Wheels 101® Buyer's Guide work no matter what the market conditions.

Keep in touch with changes in the market and how it may affect owners and buyers. To date, the Consumer Reports website ([www.consumerreports.org](http://www.consumerreports.org)) has had timely information available openly (not just to subscribers).

**Remar Sutton**  
UFCU's Consumer Spokesperson

# Reward Yourself With A UFCU Auto Loan

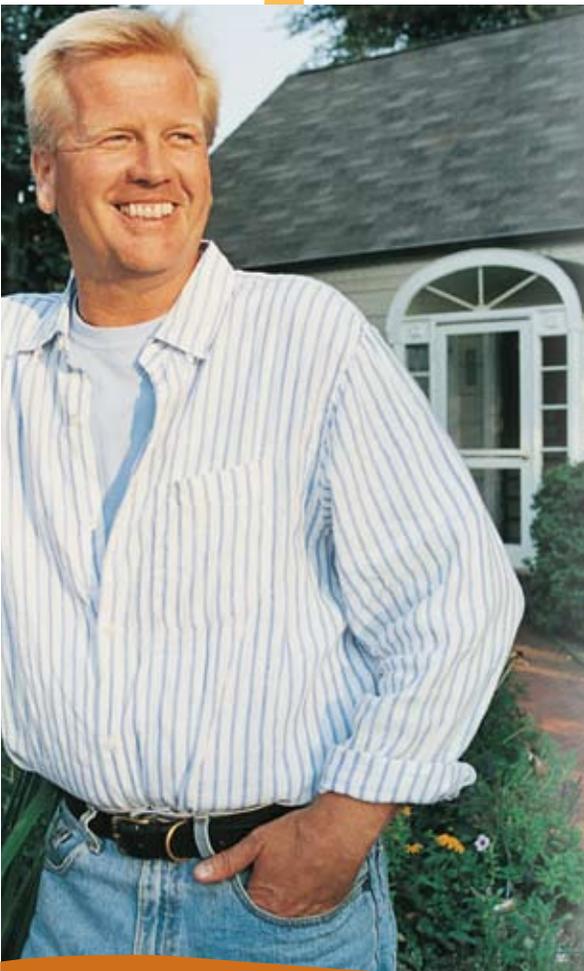


Are you looking to buy a new or used auto? Refinance the one you currently own? Reward yourself and put some cash back into your account.

- **Up to 1% rate reduction with our Membership Rewards Program**
- **We'll pay you \$50 when you refinance your vehicle with us\***
- **100% loan financing and flexible terms\*\***
- **Special low auto loan rates between July 1, 2009 and August 31, 2009**
- **Insurance Savings - Ask us for a free quote!**

Contact us today and find out how we could save you hundreds of dollars a month.

Membership eligibility required. \*This does not apply to vehicles currently financed through UFCU. \$50 credited to savings account once loan is funded. \*\*With approved credit



## Your Accounts are Federally Insured up to \$250,000 through 2013

The Helping Families Save Their Homes Act of 2009, signed into law May 20, includes a provision extending \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund (NCUSIF) through December 31, 2013. Previously, this level of coverage was set to expire December 31, 2009. The new law also requires the National Credit Union Administration (NCUA) to use the higher \$250,000 standard maximum share insurance amount when making decisions about premiums and administering insurance deposit adjustments.

The NCUA is the independent federal agency that regulates, charters and supervises federal credit unions. NCUA, with the backing of the full faith and credit of the U.S. government, also operates and manages the NCUSIF, insuring the deposits of nearly 90 million account holders in all federal credit unions and the majority of state-chartered credit unions.

Ask UFCU how you can maximize your federal share insurance today.

## UFCU Has A Premium Travel Rewards MasterCard®

Offered exclusively to Premium Checking account holders, our Premium Travel Rewards MasterCard® options combine competitive interest rates and program rewards with no annual fee. Features include:

- **No annual fee**
- **One point per \$1 spent equals free travel or merchandise**
- **Competitive fixed interest rate**
- **Premium Travel Rewards**

For more details please go to [ufcu.org](http://ufcu.org).



## Take Control of Your Retirement Savings

As an employee you may have had the opportunity to contribute to a 401(k) plan, demonstrating your commitment to prepare for a financially secure retirement.

Unfortunately, recent economic factors may have negatively impacted your employer, forcing the company to downsize. If you have been affected by recent cutbacks and find yourself having to make an important decision about what to do with the savings you've accumulated, you're not alone. Take control of your retirement savings. At UFCU, you have access to our knowledgeable Financial Advisors available through CUSO Financial Services LP. We can help you navigate through the rules and regulations that can make the decision-making process seem overwhelming. We can help you examine your choices and develop an investment strategy that meets your unique needs.

A 401(k) rollover allows you to take control of your retirement. Call (512) 467-8080 x21081 today for an appointment.



## Trust Services Now Available at UFCU

It is a common misperception that only the wealthy can benefit from a trust. Since most people are not going to be subject to estate and inheritance taxes, they think a Will is sufficient. Although some trusts are indeed created to address tax matters, most often trusts are used for other reasons much more practical than you may have imagined; for example, to manage

your affairs for you when you are no longer able to do so, or to care for a spouse, children, or other loved ones. UFCU is pleased to offer trust services in partnership with MEMBERS Trust Company, including a wide range of personal trust services, including estate planning, estate settlement, and management and administration of many kinds of trusts - living trusts, trusts created by your Will, and trusts for special circumstances. A review of your individual situation can help determine whether you could benefit from use of a trust.

Our experienced Trust Officer, Rick Ybarra, can provide the personal attention, knowledgeable service, and affordable options that will make it possible for you to carry out your wishes. For more information or to schedule a complimentary private consultation, please contact Rick at (512) 468-8023.

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.

\*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 and registered through CFS. UFCU is affiliated with CFS (member FINRA/SIPC).



# JUNE 1<sup>ST</sup> MARKS THE FIRST DAY OF THE 2009 HURRICANE SEASON!

Hurricanes pack a triple punch: high winds, soaking rains and flying debris. They can cause storm surges to coastal areas, as well as create heavy rainfall which in turn causes flooding hundreds of miles inland. While all coastal areas are at risk, certain cities are particularly vulnerable and could have losses similar to or even greater than those caused by the 2005 hurricane, Katrina, in New Orleans and Mississippi.

When hurricanes weaken into tropical storms, they generate rainfall and flooding that can be especially damaging since the rain collects in one place. In 2001, Tropical Storm Allison produced more than 30 inches of rainfall in Houston in just a few days, flooding more than 70,000 houses and destroying 2,744 homes.\*

#### Other facts to note:

- Nearly 25% of flood insurance claims come from low-to-moderate risk areas.\*
- A car can easily be carried away by just 2 inches of water.\*

\*Source: NFIP

**Did you know UFCU Insurance Services offers flood and windstorm insurance policies? Complete an online homeowners quote request; then, check the flood and/or windstorm boxes immediately after the “preferred contact time.”**

## ENTER TO WIN

UFCU Insurance Services new live quote site! Log on to [ufcu.agentinsure.com](http://ufcu.agentinsure.com) to get an instant quote for auto or home insurance. Submit an online quote request between July 15 – August 31, 2009, using our new site by hitting the “contact me” button at the end of your quote, and your name will be submitted in a random drawing for one of three \$100 VISA® gift cards.\*

\* For complete rules and regulations visit [ufcu.org](http://ufcu.org).



# First Time Home Buyer Tax Credit

If you've ever considered buying a home, now is the time to take advantage of some serious money-saving opportunities. As part of the Obama Administration's plan to stimulate the economy, the Department of Housing and Urban Development is offering a tax credit of up to \$8,000 for first time buyers. If you have not owned a home in the last three years, you may qualify!

This kind of opportunity spurs many questions from our members. After all, it does sound too good to be true. If I buy a home this year and close on the transaction before December 1, 2009, the government will give me \$8,000 that I'm not required to pay back? The answer is YES and the overall process is fairly simple.

## A few other stipulations:

- The property purchased must be your primary residence.
- The home must be located within the United States.
- The credit begins to phase out for individuals with an adjusted gross income of \$75,000 or more (\$125,000 for joint filers).
- If the home ceases to be your primary residence within 36 months, the full amount of the credit you received becomes due on the return for the year the home ceased being your principal residence.
- You cannot buy your home from a close relative. This includes your spouse, parent, grandparent, child or grandchild.

There are a couple of ways you can take advantage of getting this money. The first way is by filing an amendment to your 2008 return once you've closed on your new purchase. Filing this amendment electronically will result in a prompt

refund, usually within three weeks. The second way is to file the credit on your 2009 return, after January 1st.

For many first-time homebuyers, this is a "which comes first, the chicken or the egg?" situation. You actually need the rebate to buy a home, but have to buy a home to get the rebate.

UFCU has a solution. In addition to your mortgage, we can create a second lien for additional down payment and/or to pay closing costs. The loan will be at 0% interest until January 1, 2010. You will have enough time to file the amendment, receive your tax credit and pay off the second lien. If it's not paid off prior to the first of the year, the rate goes to 10% and is amortized over the next 12 months.

We do not want to squeeze our members into loans or homes they cannot afford, so to qualify for this program, you must make a down payment of at least 3% of the purchase price and have a mid-credit score of 700 or higher. We also will take into consideration your overall debt-to-income ratios.

All of this, coupled with record low interest rates and a strong local market, creates a wonderful homebuying environment. Visit our website or give us a call for more information on how to apply, [membershomeadvisor.com](http://membershomeadvisor.com) or (512) 997-HOME.





New functionality to UFCU's

# Online Banking!

Here are some things to know about UFCU's new Online Banking:

- **NEW: Transfer Funds to and from Other Financial Institutions** – Now, you can transfer money to or from your accounts at other financial institutions; one time or recurring.
- **Account Nicknames** – You are now able to view account nicknames within Online Banking. If you'd like to take advantage of this feature click on Options, the Customize Account Names.
- **Account Alerts** – Allows you to receive notification of specified events or conditions occurring to your account.
- **eDeposits** – Provides Online Banking users a fast, secure and convenient way to deposit checks into their UFCU accounts from home, up to \$1,000.
- **Online Banking History** – Easy to locate and read eStatements are available 24/7.

## BILL PAY

UFCU Bill Pay is now **FREE** to all members with a UFCU checking account. Members may enroll by selecting Bill Pay within Online Banking.



# Stars Recognized

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

## Rising Stars:



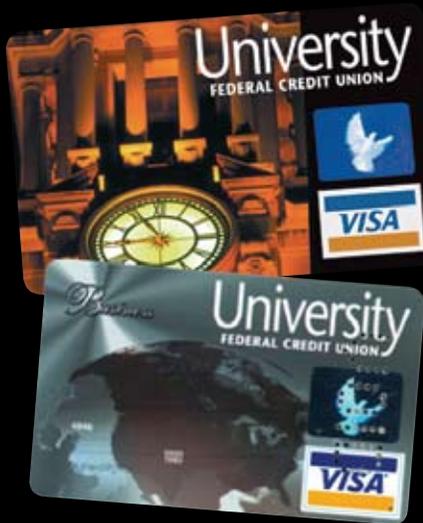
**Melanie McPhaul**  
Real Estate Coordinator



**Aurelia Lee**  
Purchaser

## Balance Transfers

Transfer your balances to your UFCU credit card, and your APR on the balance transfer will be 3% less than your UFCU Credit Card everyday rate.\*



## Three Ways to Transfer Your Balances

- Visit [ufcu.org](http://ufcu.org) to complete the online Balance Transfer Form.
- Obtain a Balance Transfer Form from any branch representative.
- Call (512) 467-8080 to complete the request over the phone.
- Fax a printed out form to (512) 421-7450.

With UFCU you have 24/7 credit card access online. You can view all your account information online (statements, balances, payment due date, etc.). Access your card through [ufcu.org](http://ufcu.org) or [EZCARDINFO.com](http://EZCARDINFO.com)

\*Promotion dates are from July 1, 2009, to December 31, 2009. On December 31, any unpaid balance will return to your normal UFCU credit card rate.

## Star Performers:



**Christine France**  
Education Loan Representative 3



**Janice Ellis**  
S MoPac Teller 3

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

## UFCU Board of Directors & Officers

### Board of Directors:

Thomas J. Ardis, Chairman  
D. Michael Harris, Ph.D., CPA, CTP, Vice Chairman  
Mary A. Seng, Treasurer  
Cynthia A. Leach, Secretary  
Gerald (Jerry) L. Davis  
John R. Durbin, Ph.D.  
Carl E. Hansen, Ph.D.  
Dana M. Malone  
John A. Martin

William T. Guy, Jr., Ph.D., Director Emeritus  
George K. Herbert, Ph.D., J.D., Director Emeritus  
Frank J. Peters, Director Emeritus

### Supervisory Committee:

Ned H. Burns, Ph.D., Chairman  
Neal E. Armstrong, Ph.D.  
C. Brian Cassidy, J.D.  
Chris A. Plonsky  
Marilla Svinicki, Ph.D.  
Les W. Carter, D.B.A. – Associate member

### Principal Officers:

Tony C. Budet, President/CEO  
Steve E. Kubala, SVP Operations/COO  
James A. Nastars, SVP Lending and Collections  
Yung V. Tran, CPA, SVP Finance/CFO  
Steve M. Ewers, VP Information Technology/CIO  
Becky M. LeBlanc, VP Leadership  
Sheila Jo Wojcik, Ph.D., VP Membership

# Change Is Good



The last few months have brought much change to UFCU...good change!

First of all, thank you again for your patience during our system upgrade. For more than a year we planned and prepared for this event, and we're excited about the improvements it's made

to our products, services and overall functionality to better serve you.

Focusing on convenience, we created our Twitter page during the system upgrade in order to keep you informed "real-time," and in the past few months we've also become a part of Facebook and Meetup. Through these networks we plan on sharing the latest happenings at UFCU including events, promotions and other financial industry information we think is important to you as a consumer.

We, at UFCU, believe that relationships are all there is, and we are your partner for life. We always welcome feedback and suggestions on how UFCU can serve you better, so join us today and tell us what you think!

**Lyndee Bennett**  
Marketing Specialist

## Be the first to know



**Become a fan on Facebook**  
Logon to your Facebook account, search for UFCU and become a fan. You'll receive the latest updates in UFCU news, promotions and events.



**Follow us on Twitter.**  
(twitter.com/ufcu)  
What's going on with UFCU? Follow us today and be the first to know.



**We've joined Meetup and you can too!**  
(meetup.com /www-ufcu-org)  
By joining UFCU's Meetup group you'll receive reminders for upcoming events, be able to review and read reviews of how an event went, view pictures of events and more. You'll also have the opportunity to chat with other people with the same interests as you on an informal level. (And it's free!)



**Visit UFCU's Contact Us page.** Go to [ufcu.org](http://ufcu.org) and email us regarding account questions, general questions and the experience you had with UFCU by "Tell(ing) Us What You Think."

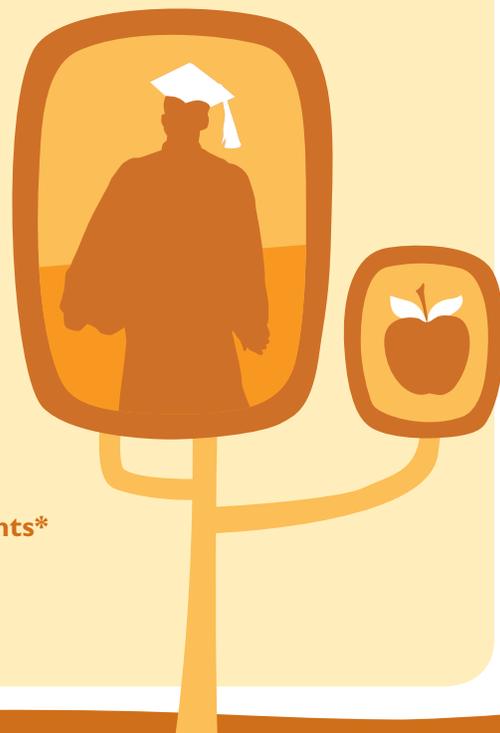
## Ed Loans At UFCU The Education Loan Experts

It's no wonder more students turn to UFCU for financing than any other area lender. UFCU's Education Loans are helping fund the education of students at nearly 200 domestic and international universities.

We have built a reputation for innovative financing and the most knowledgeable lending staff around. Here are a few reasons students and parents choose UFCU:

- **No guarantee fees for Stafford, PLUS, and GradPLUS Loans for the 2009/2010 academic year (waived by Texas Guaranteed)**
- **.25% interest rate reduction for auto debit of your monthly payments\***
- **New - Parent Loans now deferrable while student is in school**

UFCU's Lender Code is 828148



# Holiday Closings

UFCU will close in observance of the following holidays:

- LABOR DAY** ..... Monday, Sept 7th
- COLUMBUS DAY** ..... Monday, Oct 12th
- VETERANS DAY** ..... Wednesday, Nov 11th
- THANKSGIVING DAY** ..... Thursday, Nov 26th
- CHRISTMAS EVE** ..... Thursday, Dec 24th at 2 PM
- CHRISTMAS** ..... Friday, Dec 25th

## Locations

- BEN WHITE** ..... 130 E Ben White Blvd, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2
- BRODIE** ..... 9925 Brodie Ln, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2
- DOWNTOWN** ..... 702 Colorado St, Austin, TX  
Monday - Friday 9 - 5:30
- GALVESTON** ..... 428 Postoffice St, Galveston, TX  
Monday - Thursday 8 - 4  
Friday 8 - 5  
Drive-Thru ..... Monday - Friday 7 - 6  
Saturday 9 - 1
- HIGHWAY 79** ..... 201 West Palm Valley Blvd, Round Rock, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2
- LAKELINE** ..... 13860 North US Hwy 183, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 7:30 - 7  
Saturday 9 - 2

- N GUADALUPE** ..... 4611 Guadalupe St, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 7 - 7  
Saturday 9 - 2
- S MoPAC** ..... 5033 US Hwy 290 W at MoPac, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 8 - 7  
Saturday 9 - 2
- STECK** ..... 3305 Steck Ave, Austin, TX  
Monday - Friday 9 - 5  
Saturday 10 - 2  
Drive-Thru ..... Monday - Friday 7 - 7  
Saturday 9 - 2
- TAYLOR** ..... 407 N Main St, Taylor, TX  
Monday, Wednesday, Friday 9 - 4  
Tuesday, Thursday Closed
- UNIVERSITY** ..... 2244 Guadalupe St, Austin, TX  
Monday - Friday 8:30 - 6

**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

