

Currency Affairs



**DON'T
TAX**
my
**CREDIT
UNION**

Inside this Issue | Summer 2013

Don't Tax UFCU | Meet Clint Campbell | New Look for UFCU.org

 **University**
FEDERAL CREDIT UNION
Live Learn Prosper



Time for
a new ride

Visited UFCU
Financial Center

Received
instant loan
approval

Driving
around
in style

My car's mileage was creeping up to a major milestone, and I knew I needed to start shopping for a replacement. I applied for my auto loan at my UFCU Financial Center and received an instant approval. It was so easy! Now I'm enjoying my dream car and the great deal that I got using UFCU's car buying tips. This is how I UFCU, how about you?



**Call us today and start driving
the car of your dreams.**

**Austin
(512) 498-CARS**

**Galveston
(409) 797-3300**

**Toll-Free
(800) 252-8311**

President's Report



As you are a valued member of UFCU, I must inform you that the future of your credit union, and ALL credit unions, is at risk. At this time, both houses of Congress are considering an overhaul of the federal tax code in an attempt to fund government initiatives. Credit Union advocates have been alerted by legislators that they are beginning this major overhaul with a “blank slate” which means the credit union tax exemption may not be included in new legislation.

As an owner of this financial cooperative, you know that UFCU's mission is to provide for the well-being of our members. Unlike banks that maximize profits for a small group of investors, credit unions exist to serve our entire membership, including working families, small businesses, and the local community. Because we return benefits to our members, we are able to offer exceptional service, lower rates on loans, and most importantly, low or no account fees. That's why your credit union is not-for-profit and tax exempt. Our ability to fulfill our vision of a higher education community made strong through shared values and high-impact relationships could be at risk if credit unions lose their not-for-profit and tax exempt status as our capacity to support higher education initiatives could be severely curtailed.

In the current climate, as the House and Senate independently work on legislation to overhaul the federal tax code, for-profit banks and some politicians in Washington are talking about taxing credit unions like UFCU, despite the fact that we are not-for-profit. They say we can balance the budget by taxing credit unions, even though credit unions hold only 6% of all financial assets nationwide, and banks hold the rest.

Since credit unions are not-for-profit, taxing credit unions could even destroy credit unions as we know them, eliminating financial choice for consumers.

Moreover, taxing credit unions won't even scratch our budget deficit. For every \$1 in new taxes on credit unions, the government would wipe out \$10 in benefits to credit union members and

consumers. So taxing credit unions is not only bad for our nation's economy, a tax on credit unions is really just a tax on you, the member.

How can you help?

It's easy to take action: just visit www.DontTaxMyCreditUnion.org to contact your U.S. Representative and Senators. While there, you can also watch a video, follow our campaign on social media, and learn more about how you can help us tell Congress, “Don't Tax My Credit Union!” Visit ufcu.org throughout the months ahead to learn more and to link to online tools and mobile apps that provide you an easy, quick way to contact your legislators. Many of you will receive emails from UFCU in the weeks ahead, updating you on this issue and alerting you to take action. Our advocates at the Credit Union National Association (CUNA) tell us that the fight for the credit union not-for-profit status and tax exemption may well go on into the 2014 legislative session.

Once again, thank you for the opportunity to be of service to you and your family.

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

A Half-Million Dollars Down the Drain. Want It Back?

You may find this hard to believe, but between a few big money mistakes and a lot of small money mistakes, the average American throws away about a half-million dollars over a lifetime. That's about 25% of the average person's income. Dozens of studies back up that scary number, too.

Here's what I mean by "throwing away": You spend money you wouldn't have spent if you had thought about it.

The \$500,000 slips away and you hardly realize it. For instance, did you know that you will make about 40,000 impulse buying decisions in your life? Impulse buying decisions happen without much thought.

Or have you ever done this? You run into a convenience store because you need one item—but end up buying enough items to meet the minimum for using a card? Studies show you'll spend \$11 more if you use a card rather than cash in a convenience store. Most of those purchases will be for things you hardly want, much less really need.

Some really interesting studies show that spending without thinking has become a habit for most of us—and that habit starts at a young age. Have you ever seen a kid randomly grab something from a grocery store shelf and throw it in the parent's shopping cart? Isn't that kid already in the impulse-buying habit?

The good news is, you can retrain your brain to automatically spend smarter. We've created a special tool that helps you. It's called the "Gullibility Project." You watch some videos and test yourself. We also give you a lot of simple tips for keeping your money in your pocket.

The Gullibility Project looks at topics like these: impulse buying (one of the biggest culprits); "want" versus "need" decisions, and how to critically evaluate advertising.

Is this worth three minutes of your time? The Gullibility Project's intro video is short: under three minutes. Watch it. Explore the site. Then decide for yourself if our tips can help you keep at least part of that half-million dollars in your pocket.

Click "getREAL" on the UFCU home page, and then click on the "Gullibility" logo. You should do this, right?



Remar Sutton

One of UFCU's
Independent
Advocates

Moving Back With the Parents



Will from Holland

Will deHoo

One of UFCU's
Independent Advocates

Being with the family is great, right? But none of us want to move back home because we have to. Young people in particular live for the day when they can move out on their own.

So, why are so many young people moving back home these days?

The job market has hurt a lot of us. But beyond difficulty finding a job, our habits and expectations hurt a lot of us, too. We move out and we enjoy our new freedom too much, burning money without thinking. Bingo. A lot of us are packing for home.

Moving back home is usually a result of the problem, rather than the problem. The result was moving back home; the problem was making mistakes with money.

And the problem has big-time implications for the future: if a young person you care about is burning money thoughtlessly, that young person is already limiting life choices down the road.

That's why our team has developed some excellent tools to arm young people for the battle with their money. We've created a great video and a tough series of online "modules" that feature other young people teaching the realities about money and the free enterprise system.

Watch the video yourself. Then send a link to the video to the young people in your life. The title of the video will probably catch their attention: "The Top 10 Reasons Why You'll Be Forced To Move Back In With Your Parents Before You're 30."

If you get them to the video, we'll tell them about the modules. Just click on the "Top Ten" video at UFCU's youth website: www.isthatso.info/ufcu/.

Cheers, Will.

TOP FIVE REASONS TO CHOOSE UFCU FOR A PRIVATE STUDENT LOAN



If you think college isn't affordable for you, think again. There are several options that can help you fund your education. First, take advantage of federal loans, scholarships and grants. If these options don't cover the total cost of your education, a UFCU Private Student Loan is the perfect supplement to your other forms of financial aid.

UFCU Private Student Loans

1. Borrow up to \$15,000 annually when federal aid is exhausted.
2. Cost-saving benefits throughout the life of the loan
 - No Origination Fee
 - No Repayment Fee
 - No Insurance Fee
 - No Prepayment Penalties
 - .25% interest rate reduction with automatic payments
 - .25% interest rate reduction after 48 consecutive on-time payments
3. Budget-friendly payment options
 - Option to make interest-only payments while in school
 - Deferred payments while in school half-time
 - Six-month grace period before repayment begins
 - 10-year repayment term after graduation
4. Flexible cosigner options

Students won't need a cosigner if they can show continuous income for at least two years, have a satisfactory credit score and have at least two years of qualifying credit history.
5. Access to a full range of financial services, including
 - Free Checking with instant issue VISA® Debit Card
 - 300 ATMs in Austin and Central Texas
 - Mobile Banking with Mobile Deposits
 - Online Banking with Bill Pay and eStatements
 - Account to Account transfer from other financial institutions

Now is the perfect time to determine if you need extra money for school. When you apply in July, you'll help ensure that funds are distributed to your college in August.

Visit ufcu.org for UFCU's Online Student Loan Application Center, current rates, loan features and eligibility requirements, or call us at (512) 467-8080 x29063.

Do I Need Renter's Insurance?

If you live in an apartment or rental home, you need renter's insurance to protect your personal property. According to a recent Rent.com survey, 60% of renters do not carry this coverage. Often the misconception is that renters insurance is too expensive. In reality, a renter's policy costs on average \$18 a month. You can reduce that cost even more by bundling your policy with the same company that carries your auto insurance.

Renter's insurance is incredibly important and can be the difference between prosperity and financial disaster. The policy covers the basic causes of loss such as fire, theft and water damage. Flood damage due to rising water is excluded, as is wind coverage in coastal areas. If you live in a coastal area or flood zone, you'll want to purchase windstorm and flood policies in addition to the basic renter's policy. Renter's insurance also covers the tenant for liability. Liability coverage can help

you in the event that you are found responsible for bodily injury to another person on the premises or the landlord's property. Renter's insurance also pays for temporary living quarters if your home or apartment is damaged due to a covered loss, such as a fire.

Can you afford to lose everything? Don't end up an unfortunate statistic after a disaster. Buy renter's insurance today and gain peace of mind.

UFCU Insurance Services can assist you with obtaining a renter's policy. Contact an agent today at (512) 421-8100 or InsuranceServices@ufcu.org.



Member Education Seminars & Events

Register at ufcu.org

<i>Date</i>	<i>Day</i>	<i>Topic</i>	<i>Time</i>	<i>Location</i>
7/16/13	T	Wise Women Know More	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
8/5/13	M	Socially Responsible Investing	6 PM	Highway 79 Financial Center 120 Palm Valley Cove, Round Rock, TX 78665
8/20/13	T	Social Security Optimization	6 PM	South MoPac Financial Center 5033 US Hwy 290 W, Austin, TX 78735
9/10/13	T	Insuring Your Home	6 PM	UFCU Plaza 8303 N MoPac Expressway, Bldg C, Austin, TX 78759
9/11/13	W	Money Management 101	6 PM	University Financial Center 2244 Guadalupe St, Austin, TX 78705
9/17/13	T	First Time Home Buyers	6:30 PM	UFCU Plaza 8303 N MoPac Expressway, Bldg C, Austin, TX 78759
9/18/13	W	How to Avoid 6 Common Investing Mistakes	6 PM	Ben White Financial Center 130 E Ben White Blvd, Austin, TX 78704
9/19/13	TH	Information and Identity Theft	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
9/21/13	S	Shred Day	10 AM – 2 PM (or until truck is full)	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
9/25/13	W	Estate Planning	6 PM	UFCU Plaza 8303 N MoPac Expressway, Bldg C, Austin, TX 78759
10/1/13	T	Socially Responsible Investing	6:30 PM	University Financial Center 2244 Guadalupe St, Austin, TX 78705
10/16/13	W	How to Avoid 6 Common Investing Mistakes	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
10/23/13	W	Socially Responsible Investing	6 PM	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
11/13/13	W	Identity Theft	6:30 PM	University Financial Center 2244 Guadalupe St, Austin, TX 78705
12/21/13	S	Shred Day	10 AM – 2 PM (or until truck is full)	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751

Topic

Description

Estate Planning**	Learn about various estate planning objective and strategies. Learn about several legal documents such as wills, powers of attorney and trusts, and how they're used in estate planning.
First Time Home Buyers	<p>It is time to own your first home! UFCU will help you buy it. Home prices are reasonable, there is inventory to choose from, and mortgage rates remain very low. In this session, you'll learn how to buy your very first home and pay only your down payment. UFCU is offering advice and information on how to qualify for a loan, what to expect from your REALTOR®, the benefits and pitfalls of purchasing a foreclosure, and the meaning behind all the mortgage terminology and costs. We will also tell you about a UFCU loan program that could help you reduce your out of pocket closing costs when you buy your first home. Learn how to stop renting and how to enjoy all the financial and personal benefits of owning your own piece of Austin.</p> <p>Equal Housing Lender: 8100 Shoal Creek Blvd, Austin, TX 78757. NMLS # 441215</p>
How to Avoid 6 Common Investing Mistakes*	Have you ever let your emotions get involved in your investment decisions? My brain made me do it is a fact-based seminar that takes a peek into the human brain and explores how it reacts to emotional situations. Join us and learn how to avoid common investing mistakes by keeping your brain in check.
Information and Identity Theft	Information and identity theft is still the fastest growing crime in America. Get the latest in-depth information on how these crooks operate and what you can do to protect yourself.
Identity Theft	Learn common types of identity theft and what you can do to protect yourself against becoming a victim of identity theft.
Insuring Your Home	<p>All home insurance policies are not the same and it is very important to know what you are buying when you are insuring your home. Topics discussed will be:</p> <ul style="list-style-type: none"> • How home insurance rates are determined • The different types of home insurance policies • The correct dwelling limit for your home • Basic home insurance coverages • Optional home coverages • Liability and the homeowner
Money Management 101	Learn the basics of managing your money, budgeting and saving. You will also be shown useful tools offered by UFCU to help you manage your money and achieve your financial goals.
Shred Day	<p>Criminals need very little information to steal identities and garbage cans offer an abundance of information from paperwork. Bring up to two file boxes of paper per household for free confidential shredding. Commercial high-volume shredders, courtesy of Iron Mountain, will be on-site to shred your records.</p> <p>UFCU's Asset Protection Manager Chris Miller will be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark your calendars now!*</p> <p>*Weather permitting</p>
Social Security Optimization*	Learn how to make the most out of Social Security today and in the future! This comprehensive seminar will cover the history and the current state of the Social Security program, specific examples of Social Security benefits, and how to optimize the benefits for yourself and your family.
Socially Responsible Investing*	Calvert has been a leader in the field of sustainable and responsible investing (SRI) for over 25 years, demonstrating that investors may manage risk and enhance long-term portfolio performance by investing in well-governed, sustainable and responsible companies. Calvert believes that responsible management of environmental, social and governance (ESG) factors contributes to sound financial performance which, in turn, can translate into long-term shareholder value.
Wise Women Know More***	Women have unique financial issues and needs. This seminar presents information you should consider in taking control of your finances now and in the future for all stages of your life: just starting out, with family and career responsibilities, or if you are approaching or already in retirement.

* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. UFCU has contracted with CFS to make non-deposit investment products and services available to credit union members.

** 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.

*** Insurance products and services are offered through CUSO Financial Services, Inc. ("CFS"). Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are licensed through CFS. The credit union has contracted with CFS to make certain insurance products and services available to credit union members.



Meet Clint Campbell, your financial professional at UFCU

As a CERTIFIED FINANCIAL PLANNER™ practitioner, my role at UFCU is to provide holistic financial planning services to our members. I can help you prioritize your goals, coordinate your financial affairs and chart a course to a comfortable retirement. I am passionate about empowering you to achieve your financial goals through education and straightforward advice. I can help you answer the questions you may have been struggling with such as:

- Will I have adequate income in retirement?
- Are my investments structured appropriately?
- Will my family be provided for if something happens to me?

My planning services are available to UFCU members at no cost. In addition, as a salaried employee, I do not receive commissions from the sale of investment or insurance products. I have over 15 years of experience in the financial services industry with an extensive background in investment management and comprehensive financial planning.

Call (512) 467-8080 x21082 and schedule an appointment for a complimentary financial review today.

CFP® and CERTIFIED FINANCIAL PLANNER™ are certification marks owned by Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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THE MULTIPLE ROLES OF A TRUSTEE

A trustee holds property for the benefit of another. Simple enough. But that property isn't only held; rather, it is invested and distributed according to specific instructions contained in the trust agreement. When you name MEMBERS Trust Company as trustee, we serve in a number of capacities on your behalf:

PLANNER. We start by finding out the purpose of your trust. Some people set up a trust to take care of their investments or they establish a standby trust that goes into effect only if a predetermined event — such as disability — occurs. Whatever your needs, our trust professionals can help you and your attorney design a trust to meet those needs.

INVESTMENT ADVISOR. When the time comes when investment decisions need to be made about the assets in your trust, we usually do one of two things: we

make investment decisions for you based on your guidelines and risk tolerance; or if you are co-trustee, then we will make investment recommendations and you make the final decisions. Whichever you choose, we regularly monitor your portfolio and can adjust your investment program as your situation and needs change.

TAX SPECIALIST. Tax aspects of a trust can be overwhelming for an individual trustee, especially if he or she is inexperienced in tax matters. We have experienced professionals who can anticipate — and prepare you for — any complications regarding income taxes and gift and estate taxes. We can also issue tax reports to you and your trust beneficiaries and file the income-tax return for your trust.

BOOKKEEPER. We make sure that all trust records are thorough and up to date. Not only do we keep records, but we also

execute securities trades, collect your investment income, and deposit, disburse, or reinvest that income as your trust agreement directs. In addition, we prepare periodic statements for you (or other trust beneficiaries).

SECURITY GUARD. We see to it that your trust assets are protected by providing safekeeping for your securities. Your assets are kept separate from other trust accounts and from bank assets. And, unlike an individual trustee, we won't die, move away, or be distracted by personal concerns. We are a permanent part of your community and will be here when you need us.

For more information about how we can serve you as your trustee, please call our Trust Officer, Rick Ybarra, at (512) 467-8080, x21109.



Austin's Real Estate Market:

Good News! Good News?

People keep moving to Austin. Mortgage rates remain amazingly low. The economy is really cooking. People are buying homes. Great news, yes?

Compared to April 2009, it is great news for home sellers - since then, the number of sales has increased 66%. The median price is up 22% from \$186,900 to \$228,200. The available months of inventory moved for 6.8 to 2.7. A healthy, in-balance inventory is 6 months.

The source of the lack of inventory is pretty basic:

When Austin home prices declined during the recession, sellers who didn't have to sell sat tight, and perhaps made home improvements. They have not moved back into the market in great enough numbers to build some available inventory for home buyers.

Home builders who stopped building immediately after the "Crash" are just now starting to ramp up and still do not have much inventory ready for move in.

Developers who are starting new neighborhoods have a long wait with permitting before utilities can be installed and even longer until homes can be built.

The foreclosure deals are almost gone.

Buyers, particularly first time home buyers with budgets of \$250,000 and below, are finding the pickings very slim and the competition very intense. In the Cedar Park area, the average sold price is \$257,493. The sellers averaged 99.17% of their asking price, and the average time on the market was 15 days. In the Northwest MLS area, bound

by 620 on the North, McNeil Road on the South, 2222 on the West and 183 on the East, the average sales price was \$302,700, sellers averaged 99.75% of their asking price, and homes stayed on the market for an average of only 16 days.

Buyers and REALTORS® report multiple offers on properties, and several contracts written before they are successful in getting an acceptance. Many times the "bidding" moves the offer price significantly above the seller's list price. It is frustrating and discouraging for the buyer; nirvana for the seller.

There is light on the other side. Markets have historically come into balance after this type of a cycle. Builders and developers get more inventories ready to sell. Sellers see prices going up to acceptable levels and think about selling to move up or a different home lifestyle. There are more homes available, more competition for buyers, and more competitively priced properties.

If you are a prospective seller, contact your REALTORS® to see what values are today. You might be pleasantly surprised. If you are a buyer, today's low interest rates might allow you to pay a little more for a home. The appraisal for your mortgage approval will be a good check point if you have indeed offered too much for the home. Be vigilant and ready to act when the right home comes along. Supply and demand are a bit out of whack today, but that will right itself in the foreseeable future.

We live in a growing, vibrant and exciting city, in an amazing time in our economic development. All in all, living in Austin's robust economy is a great trip (unless, of course, you are making that trip by car and via IH 35!).



NMLS# 441215
8100 Shoal Creek Blvd
Austin, TX 78757

Staff Kudos

“Katherine was very sweet and helpful. I was surprised at her willingness to help take care of our issues as well as the resolution. I enjoyed speaking with her and her service made me feel very confident as a new member that we made the right choice in choosing UFCU as our financial institution.” Sherry



Katherine Shillow



“Had a GREAT experience joining on Friday with Janice, she was so pleasant to work with. I opened up a credit card and am also in the process of getting my car loan rolled over. That’s how pleased I was, and I have been telling everyone I know how great the team at UFCU is.” Eric

Janice Ellis

Board of Directors/ Senior Leadership

Board of Directors:

- Gerald (Jerry) L. Davis, Chairman
- John A. Martin, Vice Chairman
- Ellen E. Wood, Secretary
- D. Michael Harris, Ph.D., CPA, CITP, Treasurer
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- Sheila Jo Wojcik, Ph.D., SVP, Communications/Corporate Affairs

**Thank You
for Your
Dedication**

Introducing our new “Community Heroes” Mortgage Program!

We’ve created a mortgage program with unique benefits for those who directly benefit the communities we call home:

- Registered Nurses
- Active Military and Reserves
- Police
- Teachers
- Firefighters



NMLS# 441215
8100 Shoal Creek Blvd
Austin, TX 78757

Thank you for your dedication, and we look forward to speaking with you soon!



Financial Center UPDATE

On July 22, UFCU will begin the conversion of the Whitestone Financial Center into an Interactive Financial Center (IFC). UFCU's Interactive Financial Center offers enhanced ATM stations to process deposits and withdrawals and Personal Financial Representatives to help you utilize the ATMs, open and service accounts, apply for loans and more. Though there will be some changes made to the interior of the financial center, rest assured that you will still receive the same high quality service you've come to expect from our Whitestone location. Visit ufcu.org for updates or email membership@ufcu.org for questions or comments.



OUR ANNUAL UFCU YOUTH FITFEST WAS ANOTHER SUCCESS!



We selected 31 lucky participants, boys and girls ages 7 to 13, who were ready to master the challenges at The University of Texas' UFCU Disch-Falk Field. Despite rain and bad weather, the kids loved every minute of FitFest! The kids started the day by listening

to UT Sports Medicine staff and student-athletes share their advice and healthy lifestyle experiences. Then, the kids worked out with strength and conditioning coaches and were put through some fun fitness drills. The day was wrapped up with a tour of the baseball stadium which included some time in the locker room. We appreciate the UT Athletics staff members for helping to organize and conduct the event, and for providing coaches and administrators to lead a series of challenging drills.

If you'd like to see all of the photos and videos from our previous UFCU Youth FitFest events, please visit ufcu.org/go/fit.



UFCU's website, www.ufcu.org, has provided members and potential members with convenient access to a wide variety of information and tools since its unveiling in 1996 through several redesigns and countless updates. With each transformation, improvements to content and structure were made to meet the needs of you, the member.

While our website has served our membership well, it is time to redesign the site to convey the same personal experience online as if you were visiting with a representative in one of our locations or via the contact center and to take advantage of current technologies creating a higher level of convenience online.

GOALS OF OUR WEBSITE REDESIGN:

- *Demonstrate our values through our online presence: membership, service, integrity, community and education.*
 - *Our members' well-being is at the core of every decision we make, and our website will reflect the same. We will incorporate the ability to save "your location" which will highlight personal representatives as well as important activities happening in your area; we will feature your feedback throughout the website illustrating that your story makes up our story.*
- *Create a site that is simple and easy to use, so you can quickly find the information you need whenever, wherever you are.*
 - *When the current website design was launched, we lived in a web world that was dominated by the desktop. Today modern sites take advantage of the Responsive Design trend, also known as device agnostic design. Responsive design allows websites to function and display well across all platforms and device types such as desktop, phone and tablet and across many different types of connection speeds (broadband, 3G, public wireless, etc.).*

By continuing to research next steps through membership feedback and industry experts, our updated and improved web presence will meet the needs of our membership today. Look for more information to come as we get ready to unveil the new site later on this year!



Lyndee Bennett
UFCU Marketing
Media Project Manager

Holiday Closings

UFCU will close in observance of the following holidays:

- INDEPENDENCE DAY** Thursday, July 4, 2013
- LABOR DAY** Monday, September 2, 2013
- COLUMBUS DAY** Monday, October 14, 2013
- VETERANS DAY** Monday, November, 11, 2013
- THANKSGIVING DAY**... Thursday, November 28, 2013
- CHRISTMAS DAY** Wednesday, December 25, 2013

LOCATIONS

- BEN WHITE** 130 E Ben White Blvd, Austin, TX
- BRODIE**..... 9925 Brodie Ln, Austin, TX
- DOWNTOWN**..... 702 Colorado St, Austin, TX
- GALVESTON**..... 428 Postoffice St, Galveston, TX
- HIGHWAY 79**..... 120 Palm Valley Cv, Round Rock, TX
- LAKELINE** 13860 N US Hwy 183, Austin, TX
- N GUADALUPE**..... 4611 Guadalupe St, Austin, TX
- PFLUGERVILLE** 15116 FM 1825, Pflugerville, TX
- SCOFIELD** 1500 W Parmer Ln, Austin, TX
- S MoPAC**..... 5033 US Hwy 290 W, Austin, TX
- STECK** 3305 Steck Ave, Austin, TX
- TERAVISTA**..... 571 University Blvd, Round Rock, TX
- UNIVERSITY**..... 2244 Guadalupe St, Austin, TX
- WESTLAKE**..... 701 Capital of Texas Highway S, Westlake Hills, TX
- WHITESTONE**..... 3200 E Whitestone Blvd, Cedar Park, TX

MORTGAGE SERVICES

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

YOU CAN REACH US BY DIALING

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

MAILING ADDRESS

PO Box 9350
Austin, TX 78766-9350

WEB ADDRESS

ufcu.org

UFCU PLAZA

8303 N MoPac Expressway
Austin, TX 78759

