



Currency Affairs

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Green Investing: Looking Beyond The Numbers

**University**
FEDERAL CREDIT UNION
Live Learn Prosper



Member Education Seminars



Mark your calendar and register at ufcu.org

Seminar Topic	Date	Time	Location	Details
Transforming Your Relationship with Money	Oct. 23 Oct. 30 Nov. 6 Nov. 13	7 PM	UFCU Steck Branch 3305 Steck Ave Austin, TX 78757	<p>This course will help you transform your relationship with money from one of needing more in order to stay on the production and consumption treadmill to one of having enough money to support a stress-free harmonious lifestyle.</p> <p>You will find that you:</p> <ul style="list-style-type: none"> • Want less stuff, so you can save without suffering • Have more free time and more quality time • Will eliminate common money worries • Feel “rich” regardless of your income • Will automatically simplify your life <p>This course meets for four classes. It is very important that participants attend all four classes to benefit from this transformational program.</p>
Portfolio Optimization	Nov. 18	11:30 AM	UT Club 2108 Robert Dedman Dr Austin, TX 78712	<p>Join us for a seminar presented by Pacific Life, and learn more about valuable financial tools and strategies that can make a difference in your over all retirement and financial success.</p>

UFCU Event	Date	Time	Location	Details
Shred Day	Nov. 01	10 AM – 2 PM	UFCU N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	<p>Criminals need very little information to steal identities, and garbage cans offer an abundance of information from 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.</p> <p>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!</p>

President's Report



UFCU is Secure and Thriving.

I am delighted to report that, despite rather gloomy news headlines, your credit union is whole and healthy with a strong balance sheet, more than adequate liquidity, and high net worth. In fact, UFCU has earned the highest possible rating from the National Credit Union Administration, the federal agency charged with credit union oversight. The confidence members have in this cooperative is reflected in the extraordinary rate at which they are transferring their savings to UFCU. In fact, during the 12 months ending August 31, member deposits grew 22%!

Your savings are safe here. We simply don't do the questionable things about which you're reading in the news. Additionally, UFCU accounts are federally insured by the National

Credit Union Share Insurance Fund (NCUSIF) which, like the FDIC, is backed by the full faith and credit of the United States government. The NCUSIF insures member savings up to at least \$100,000---higher total coverage is available if members have a combination of individual, joint, trust, payable-on-death, or other types of accounts. There is also separate insurance coverage of up to \$250,000 for individual retirement accounts.

I'm proud to report that not one penny of insured savings has ever been lost by a member of a federally insured credit union. And United States taxpayers have never bailed out a federally insured credit union!

Members are also increasingly coming to UFCU for their mortgage needs. While other mortgage lenders have eliminated critical mortgage programs, UFCU continues to offer a variety of attractive options, including 100% financing for qualified borrowers on 15 to 30-year term mortgages, jumbo loans for mortgages larger than \$417,000, home equity loans, home improvement loans, and loans for land purchases. We serve a local market. In fact, all our mortgage loans are made on properties located within Texas, where we continue to enjoy relatively strong real estate values.

If you're seeking funds for college, you should be aware more parents and students turn to UFCU for student loans than any other local lender. In fact, UFCU loans are funding the education of students at

nearly 200 domestic and international universities, including the University of Texas at Austin, St. Edward's University, Concordia University, Huston-Tillotson University, Austin Community College and Texas A&M Universities at College Station and Galveston. We have built a reputation for innovative financing and, without a doubt, have the most knowledgeable and helpful student lending staff around. Here are a few reasons parents and students choose UFCU:

- **No origination fees on Stafford Loans**
- **No guarantee fees for Stafford, PLUS, and GradPLUS Loans for the 2008-2009 academic year**
- **.25% interest rate reduction for auto debit of your monthly payments**
- **Deferral of Parent Loans while student is in school**

For more program details visit ufcu.org.

UFCU is different from banks and mortgage companies. As a member-owned financial cooperative, our focus is on improving your bottom line – not ours. We never forget you own us! Thank you for your business and for your continued confidence in your credit union.

Warmest regards,

Tony C. Budet
President/CEO



Lightning vs. a Lightning Bug

Mark Twain, the brilliant author of *Huckleberry Finn*, once said that the difference between a word and the right word was the difference between a lightning bug and lightning. If you're worried about budgets and money, this is a good time to remind you that UFCU is as different from other financial institutions as that bug is from lightning.

And it is a dramatic difference, too. You can sum it up with these two words: "Selling" vs. "Service." A core reality at UFCU is the fact that staff members think of themselves as guardians of your financial well-being. They don't think of you as a sales target. And that thought makes the UFCU team very different from so many other financial institutions. In fact, this core reality makes us different from most other businesses.

What's the end result of this core reality for you? Simple: You don't need negotiating skills at UFCU. I've said that plenty of times over the years, but that fact has never been more important. And think what that fact means: UFCU wants you to pay the lowest, not the highest price, on everything. For example, planning home improvements to save energy or perhaps shopping for a fuel-efficient vehicle? We want you to chose the best product, not the product with the largest hype.

Which leads us to the entire UFCU Learning Center. Right there, we give you answers on many topics that aren't skewed to help the person on the other side. We give you the answers that truly help you strengthen your future. We give you amazing—and hype-free—financial literacy programs for your kids.

And we give you information on products and services that have nothing to do with us directly.

Take a read anyplace in the Learning Center, and you will find one common thread: We're educating, not selling.

Isn't that the type of institution you need right now?

BUYING A FUEL-EFFICIENT CAR RIGHT

Okay, you've decided to move up in gas mileage and down in size. How do you do that without being taken to the cleaners by the sellers?

Here's the problem: Fuel-efficient vehicles are selling fast and selling at "list" price or more. A quick definition of "list" price: tons of profit for the dealer.

Dealers aren't apologizing about this, either. The result: Buy smart, or you'll be buying at a hefty premium. Here's a plan:

First, try to sell your old car yourself, if money matters. Dealers don't want larger vehicle trade-ins (such as trucks, SUVs, full-size sedans). If they have to take them, they pay practically nothing for them. Selling your old vehicle yourself can add a thousand or two to your pocket.

If you plan on trading, maximize what you'll get for your trade. First, make every inch shine; then fix minor problems. Next find out what your old car is worth. Drive it to four or five used-car operations at big dealerships, and ask them what they will pay to buy it from you outright. There's good news and bad. You will get some offers. But they will be very low. That's okay. Knowing your old car's current value in your market is critical to our next steps.

Now, do some homework on mileage. No vehicle gets its advertised mileage. But the advertised miles are good for comparing vehicle to vehicle. Here's a surprise--sometimes, a slightly larger vehicle will get as good or better mileage than a smaller one.

Think used to save. Fuel-efficient used vehicles are way up in price, but they are generally still much lower than similar new models if you negotiate wisely. You'll also find that the selection of used vehicles is much larger than new.

New or used, watch out for these tough tactics at dealerships today.

- *Dealerships charging extra fees. Happens every day in the Austin-area. Don't fall for them. Question every fee on any contract.*
- *Dealerships pushing you to finance your new set of wheels with them on the spot--drive it home right then! Don't fall for it. Many dealerships are holding out for the highest interest rates when they finance a new fuel-efficient vehicle. They get away with it because you didn't compare. Never finance a new vehicle at a dealership without comparing rates to UFCU's rates.*
- *Dealerships really ripping you off on used-car financing rates. In the past decade in our Second Chance vehicle loans, we've handed our members back over ten million dollars in excess interest charged by dealers financing used vehicles. Don't finance a used vehicle at a dealership, period.*
- *Dealerships aren't going to look after your money or your welfare. UFCU does both. First visit the Learning Center at ufcu.org, click on "Vehicle Ownership" and you'll see what I mean.*

Remar Sutton

UFCU's Consumer Spokesperson

Did you know...

UFCU commits to eco-friendly business practices with first Green Branch.



UFCU's newest branch on E Ben White Boulevard is Green! While our new facility is still being rated by the Austin Energy Green Building Program, you'll find its construction is focused around environmentally conscious building principles. This branch is only a preview of what is to come. UFCU has committed to using these same green building principles in the construction of our future branches.

In conjunction with our new green building program, UFCU is going green internally as well. Figuratively and literally this issue of *Currency Affairs* is dedicated to going green and is our first newsletter to be printed using recycled paper! Inspired by our members, UFCU will print all newsletters, from this point on, using recycled paper, and implement additional practices:

- *Provide recycle bins throughout our facilities so that employees can easily recycle cardboard, plastic and aluminum cans*
- *Move from styrofoam products to biodegradable products*
- *Replace traditional light bulbs with energy efficient bulbs*
- *Use recycled paper to produce and copy documents such as board reports and committee reports*
- *Print all marketing flyers and brochures using recycled paper over the next five years*

We admit that we've only begun the journey to establishing the perfect eco-friendly relationship with Mother Nature, but we are proud of our efforts to date and will continue to adopt behaviors reflecting our commitment to establishing a healthier environment which we all call home.

Lyndee Bennett
Marketing Specialist

Tips that you can practice in your own home:

1. *Install compact fluorescent light bulbs (CFLs). The bulbs will last up to 10 times longer than standard incandescents, which consume more electricity.*
2. *Power down your computer and speakers when not in use.*
3. *Stop "vampire energy" by unplugging items you use only occasionally, like hair dryers or cell phone chargers.*
4. *Keep your car maintained.*
5. *Reduce your outdoor watering.*
6. *Repair water leaks immediately.*
7. *Put on a sweater and turn down the air.*
8. **RECYCLE!**
9. *Switch to online focused products such as Bill Pay and eStatements.*

Win a \$500 VISA® Gift Card!

Change your account statements from paper to eStatements and be entered to win.



Log in to your Internet Banking account, switch from paper statements to eStatements by November 30, 2008 and not only save a tree or two, but be entered to win a \$500 VISA Gift Card.

For complete rules and regulations visit ufcu.org.

Introducing UFCU's Ben White Branch & Green Facts About This Branch

Building Currently Being Rated by Austin Energy Green Building Program

Building Site Positioned to Maximize Ambient Light and Minimize Solar Heat Gain

Building Materials and Construction Agents

- Energy Efficient Glass
- Recycled Content in Building Materials
- Onsite Construction Materials Recycling
- Low Volatile Organic Compounds (VOC's) in Interior Paints and Sealants
- Use of Rapidly Renewable Materials (Bamboo Furniture and Wheat Doors)
- Double Door at Entry Vestibule with Integral Floor Mat

Concrete Drive and Parking Lot to Reduce Heat Island Effect

University Federal Credit Union would like to thank the following for their vision and support in making this facility a reality:

Verified Systems are Performing as Designed via Independent Commissioning Process

Water Collection / Use

- Rainwater and AC condensation collection
- Landscape Irrigation and Flush Toilets
- Dual Flush Toilets and Low-Flow Faucets with Sensors

- UFCU's Board of Directors
- Robert Jackson & Michael McElhaney Architects
- Marcon Construction, Mark Morris, President
- Austin Energy Green Building Program

Energy Production / Use

- Renewable Energy Production via Photovoltaic System
- Energy Code is Exceeded by 15%
- Dehumidification System
- High Efficiency Heating and Air Conditioning System
- High Efficiency Lighting / Automatic Light Fixture Dimming
- Close proximity to membership base, thereby reducing carbon emissions

UFCU Ben White Branch

130 E Ben White Blvd
Austin, TX 78704

Lobby Hours:Monday – Friday 9-5
Saturday 10-2

Drive-thru Hours:Monday – Friday 7:30-7
Saturday 9-2



Small Business Testimonial

We would like to thank UFCU for helping us to build our small business over the years. UFCU has helped us grow from being a one-man show with limited capacity twenty years ago to the full-service company we are today. We've explored the large, commercial banks, but have remained with UFCU. We benefit from fast transaction turnaround, great customer service, personalized banking, and great options for our equipment financing needs. Finally, since we believe in "keeping it local", UFCU allows us to feel good about doing our banking within the community where we live and work.

*Thank you again,
Kirsten Schneider
Just Trees*



Just Trees
PO Box 4005
Austin, TX 78765
(512) 467-8733

ISA Certified Arborists on Staff:

Markus Smith, ISA Certified Arborist, Municipal Specialist #TX-3405

TX Oak Wilt Specialist TOWIS #0091

Kirsten Schneider, ISA Certified Arborist #TX-3410

Thomas Carey, ISA Certified Arborist #TX-3428



ENERGY SAVINGS: Green Starts with Energy Conservation

Most people think of "green" building as a large and expensive retrofit of their existing home or a new and very complex project. In reality, we can keep our city green and reduce carbon emissions by simply making changes in the way we utilize energy.

Small to larger investments:

Light Bulbs: Changing to high efficacy light bulbs now will cost about \$3 per bulb and save \$3-\$7 per year.

Programmable Thermostat: Easy to install and inexpensive to buy, these devices follow your life pattern, raising and lowering the temperature requirement for the times you are at home, away, awake and asleep. The Austin Energy (AE) thermostat is free to AE customers and cycles off during peak load times for ten minutes, then comes back on again before you even notice.

Window Tinting: New technology can make tinted windows much more visually pleasing and tinting or solar screens can make a big difference in usage and comfort.

Timer on your Electric Hot Water Heater: This will turn off the juice during the day when you don't use the hot water.

HVAC Tune Up: Clean up and change those filters. Consider changing your air vent filters every two weeks, especially during the summer. Rinse down your compressor with your garden hose (not too much pressure). An annual check up will keep your unit, regardless of rating, operating at its best efficiency.

Insulation: R38 is where you need to be on ceiling or rafter insulation.

Ductwork: Leaky ducts are the single largest source of air and money loss. Having your ducts tested and sealed would cost about \$1,000 and will pay for itself in energy savings in about 6 years. Perhaps more important: your home will be cleaner, more comfortable and healthier.

Spending \$1,066 on your home today will, over ten years, pay back your initial investment and put an additional \$1,355 in your pocket. Austin Energy customers can receive significant rebates for these and other energy savings measures. Check out their website at www.austinenergy.com for more ideas and ways to save money and conserve. (Source: Austin Energy)

Green Investing: Looking at the Numbers and Beyond

Green investing or socially responsible investing (SRI) describes an investment strategy which combines the intentions to help maximize both financial return and social good. In general, socially responsible investors favor corporate practices which are environmentally responsible, support workplace diversity, and increase product safety and quality. Prior to conceptualization of this phenomenon, return on investment used to be the sole criterion for creating an investment portfolio.

An in-depth analysis of a company's financial performance is just one part of the investment process. From the green perspective, a prudent investment earns competitive returns, but also helps to build a sustainable future and enhance the quality of life.

Today, investments with social responsibility have become a norm. Socially responsible investors follow a four-step process - identifying financial goals, determining key social issues, identifying companies pursuing such socially responsible behavior, and making investments in such companies.

Would you like a complimentary review of your investments to determine the Green in your portfolio? Contact UFCU's Investment Services, available through CFS*, at (512) 467-8080 x21081 to schedule a private consultation.



Credit Union Representative Recognized For Outstanding Performance In Investment Services

UFCU announced that Michael Guthrie, a registered representative affiliated with broker-dealer and Registered Investment Adviser CUSO Financial Services, LP (CFS)* was a recent recipient of CFS' 2007

Bronze Pacesetter Award at the 2008 CFS "Focus, Commit, Evolve" Annual Conference, recently held in San Diego, CA. The award honors the top producing registered representatives among CFS' 100-plus credit union programs.

Michael Guthrie was credited with generating significant revenue while providing high quality financial and retirement planning services to UFCU members. He has served the credit union membership for 4 ½ years.

"We are extremely proud of Michael's accomplishment and the outstanding service he has provided to our members over the years," said Tony Budet, UFCU President/CEO. "His knowledge, experience and commitment to member service are examples and an inspiration to all of us who strive for excellence in our profession."

The annual awards are presented by CFS as a way to recognize top registered representatives for their dedication to high standards, commitment to superior service and outstanding performance in delivering investment services to members.

In addition to financial planning and investment services, UFCU also offers consumer, home and auto loans, deposit services and online banking services. For additional information visit 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 and registered through CFS. UFCU is affiliated with CFS (member FINRA/SIPO).

Stars Recognized

University Federal Credit Union recently honored two staff members for outstanding on-the-job performance. Laurie Thomas, Performance Development Document Policy Analyst, was recognized as Star Performer. Armando Garcia,

Downtown Branch Part-time Financial Services Representative was named Rising Star. The Star Performer and Rising Star awards are tributes to staff members with more than one year of service and less than one year of service, respectively.



Laurie Thomas
Performance Development
Document Policy Analyst



Armando Garcia
Financial Services
Representative

UFCU Board of Directors & Officers

Board of Directors:

Cynthia A. Leach, Chairman
Frank J. Peters, Vice Chairman, Director Emeritus
Mary A. Seng, Treasurer
Dana M. Malone, Secretary
Thomas J. Ardis
William T. Guy, Ph.D., Director Emeritus
Carl E. Hansen, Ph.D.
D. Michael Harris, Ph.D.
Art Martinez
George K. Herbert, Ph.D., Director Emeritus

Supervisory Committee:

Ned H. Burns, Ph.D., Chairman
Neal E. Armstrong, Ph.D.
Chris A. Plonsky
Marilla D. Svinicki, Ph.D.

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

Tired of paying high interest on other credit cards?

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.*

4 Ways to Transfer Your Balances

- Visit ufcu.org to complete the online Balance Transfer Form
- Obtain a Balance Transfer Form from any branch representative
- Call us to complete the request over the phone
- Fax a printed out form to (512) 421-7450



Also, 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 or EZCARDINFO.com

* Promotion dates are from July 1, 2008, to December 31, 2008. On December 31, any unpaid balance will return to your normal UFCU credit card rate.



How Big is Your Eco-Footprint?

So, just how “green” are you? Most people want to tread lightly on the planet, but they really aren’t sure how big an impact they are making. If you are curious to see if you are a help or hindrance to the planet, take this quiz and find out. Just pick the answer that best suits your lifestyle.



THE QUESTIONS:

1 HOW OFTEN TO YOU RECYCLE?

- A I am a recycling nut. I recycle everything I can: paper, aluminum, printer cartridges, you name it.
- B I recycle when it’s convenient as long as it doesn’t require any excessive thought or effort on my part.
- C I don’t have the time or the patience to recycle. I’m a busy person.

2 DO YOU USE RECYCLED PRODUCTS?

- A I try to reduce what I need, but when I do have to make purchases, I opt for recycled products whenever possible.
- B If I remember to look for the recycle triangle logo, I will usually buy that product.
- C So that’s what they’re doing with all the stuff other people recycle?

3 HOW MANY OF YOUR APPLIANCES HAVE THE ENERGY STAR LABEL?

- A Every single one of them that’s available with the Energy Star label. I only buy products that are energy-efficient.
- B When I’m out shopping, I look for the Energy Star label. I try to purchase efficient appliances, but I won’t sacrifice what I ultimately want.
- C I buy the appliances I want and need regardless of whether they’re efficient. If there’s an Energy Star label on one of my appliances, it’s pure coincidence.

4 HOW MUCH OF YOUR HOUSE IS MADE FROM SUSTAINABLE MATERIALS?

- A My entire house is made of recycled or sustainable materials. In fact, it is LEED certified.
- B My house wasn’t built using sustainable materials, but every time I renovate, I use sustainable and recycled materials.
- C I leave all the purchasing decisions to the builders. If they want to use sustainable or recycled materials, they can. It doesn’t matter to me.

5 DO YOU USE ANY FORM OF RENEWABLE ENERGY IN YOUR HOME?

- A I purchase renewable energy from the local utility that’s generated from landfill gas. Otherwise, I’d have a windmill or solar cells.
- B I’m evaluating different options. My local utility just started a renewable energy option. It costs a little more, but it’s worth it. I’m also looking at adding solar cells to the house.
- C I think I heard something about the local utility using renewable energy, but I think it costs more, so I don’t think I’ll sign up for it.

6 WHAT KIND OF GAS MILEAGE DOES YOUR CAR GET?

- A I don’t own a car.
- B Fifty miles to the gallon, baby!
- C I’m not really sure, but I’m guessing about fifteen.

7 HOW OFTEN DO YOU ELIMINATE CAR TRIPS?

- A I don’t own a car. My primary means of transportation are my feet, my bike, and mass transit.
- B I try to eliminate at least one car trip a day by riding my bike or walking. I also try to carpool when car trips are really necessary.
- C My car is an extension of me. I wouldn’t think of using any other kind of transportation.

8 HOW OFTEN DO YOU EAT MEAT?

- A I really don’t eat meat. On rare occasions, I’ll have a taste.
- B I eat it regularly, but I try to buy local meat raised organically.
- C I eat meat like Cookie Monster eats cookies.

9 WHAT KIND OF SEAFOOD DO YOU EAT?

- A I rarely eat seafood, but when I do, it’s usually clams or mussels.
- B I eat seafood every couple of weeks, and it’s usually shrimp that’s been caught in the wild or farmed in the United States.
- C I love Atlantic halibut and flounder and eat it every chance I get.

10 WHAT KIND OF PET DO YOU HAVE?

- A I got my two dogs from the local animal shelter. I got my cat from a purebred rescue group.
- B My dog came from the animal shelter, but I really wanted a purebred cat with papers, so I bought it from a breeder.
- C I checked, but my local animal shelter didn’t have Amazon parrots, so I went online. I had a boa constrictor, but it got big so I let it go.

SCORING:

For every A answer, give yourself 2 points.
 For every B answer, give yourself 1 point.
 For every C answer, give yourself 0 points.

HOW BIG IS YOUR FOOTPRINT?

20 to 15 points You have a petite and delicate footprint. Earth needs more inhabitants like you!

14 to 9 points Your footprint shows potential. Just a few more eco-friendly acts and you’ll be reducing your shoe size.

8 to 0 points Your footprint rivals that of Sasquatch. You are hereby challenged to stop stomping around on the planet.

Source: “365 Way to Live Green,” by Diane Gow McDiia



Holiday Closings

UFCU will close in observance of the following holidays:

Columbus Day

Monday, October 13

Veterans' Day

Tuesday, November 11

Thanksgiving Day

Thursday, November 27

Christmas Day

Thursday, December 25

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
Saturday 10 - 2

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

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PO Box 9350
Austin, TX 78766-9350

WEB ADDRESS
ufcu.org

