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"UFCU goes above and beyond for its members."

Chris H | Member Since 2003

Our Community Matters, Enhancing Your UFCU Experience, and more inside...
Drive a Hard Bargain

Rely on University Federal Credit Union for education, information, and protection.

When it comes to purchasing a vehicle, UFCU can help you better understand your credit, qualify you for a loan, and even give you answers about what you should pay for a specific vehicle. Whether you’re purchasing new or used or looking to refinance, you’ll get the same low rates and flexible loan terms.

Gear up for your next purchase with UFCU on your side. Learn more at UFCU.org/autos.
President’s Report

This past year was a remarkable one in many respects. While the holiday season always prompts a bit of reflection and gratitude, I am particularly thankful for you, our Members, as I look back on this past year. 

I’m grateful for our Members who inspire our organization to be the extraordinary credit union we have become. Last year as we celebrated our 80th birthday, we impacted the lives of thousands of families. Here’s just a snapshot of what we did together in 2016.

At the urging of long-time Member David P, we installed an ATM on Riverside Drive. After just a few months, it became evident that David’s intuition was right on. The Riverside ATM quickly became one of our busiest. David played his part as a valuable Member of our cooperative and made a real difference by sharing his ideas and confirming what we already knew: Our Members know best.

Based on your feedback, we added staff to improve service at three financial centers and opened a brand new location at Gregory Gym on The University of Texas campus. We also extended membership to the faculty, staff, and students who attend or work for Austin Community College. As an institution chartered on the UT campus, both of these accomplishments are special to us.

This year, we made great advances in our technology services, including launching our Digital Specialist program. This new service makes it easy to have personal, face-to-face time with an expert who is ready to listen to your concerns and respond with answers. Our digital specialists can help you get up and running with Online and Mobile Banking. For now, you can call or go online to set a meeting with a specialist.

We ended the year with the special honor of being named Austin’s #1 Mortgage Company by the Austin Business Journal. Our team of loan officers listened to the needs of many of our Members and then successfully guided them to home ownership. I’m proud to be part of that.

There is one outstanding constant that runs through all of these achievements: You. Our mission is to provide for the well-being of our Members. How do we do that? By listening, by understanding that you must be at the center of everything we do, and by responding to your feedback.

With the dedication and willingness of Members like you and David P, we can continue to build on 2016’s successes. We can strengthen our cooperative and vitalize our community. We depend on you, not just as Members but as owners of this incredible cooperative effort we call University Federal Credit Union.

The next time you have an idea, reach out. We’re hoping to identify every opportunity to be of better service. We strive to listen, learn, and implement the best ideas that come from you and from our more than 600 employees who work hard every day on your behalf. We’re working to deliver some great things in 2017, including a more modernized Online and Mobile Banking experience, more superior, technology-based products, and expanded digital service offerings.

I’m honored to lead you and grateful to learn from you, be of service to you, and continue to provide for the well-being of you and your families.

Warmest regards,

Tony C Budet
President/CEO
Holiday Closings

UFCU will close in observance of the following holidays:

- New Year’s Day (Observed) .............................................Monday, January 2, 2017
- Martin Luther King Jr Day .............................................. Monday, January 16, 2017
- Presidents’ Day ..............................................................Monday, February 20, 2017
- Memorial Day...........................................................................Monday, May 29, 2017

Locations

Ben White ............................................. 130 E Ben White Blvd, Austin, TX
Brodie ................................................. 9925 Brodie Ln, Austin, TX
Downtown ......................................... 201 W 7 St, Austin, TX
Galveston............................................. 428 Postoffice St, Galveston, TX
Highway 79 ......................................... 120 Palm Valley Cv, Round Rock, TX
Lakeline ............................................. 13860 North US Hwy 183, Austin, TX
Lakeway .............................................. 1213 Ranch Road 620, Lakeway, TX
N Guadalupe ................................. 4611 Guadalupe St, Austin, TX
Pflugerville ........................................ 15116 FM 1825, Pflugerville, TX
San Marcos ........................................ 1190 Thorpe Ln, San Marcos, TX
Scofield ............................................. 1500 W Parmer Ln, Austin, TX
S Mopac ............................................ 5033 US Hwy 290 W at MoPac, Austin, TX
Steck ................................................. 3305 Steck Ave, Austin, TX
Teravista ........................................... 571 University Blvd, Round Rock, TX
University ........................................ 2244 Guadalupe St, Austin, TX
Victory Lakes .................................... 2500 S Gulf Fwy, League City, TX
Westlake .......................................... 701 Capital of Texas Hwy 5, Westlake Hills, TX
Whitestone ....................................... 3200 E Whitestone Blvd, Cedar Park, TX

UFCU Plaza ......................... 8303 N MoPac Expy, Austin, TX

Mortgage Services ................. Suite A105
Insurance Services ................. Suite A110 (By Appointment Only)
Investment Services .............. Suite A110 (By Appointment Only)

You Can Reach Us By Dialing
(512) 467-8080
(800) 252-8311

Mailing Address
PO Box 9350
Austin, TX 78766-9350

Web Address
UFCU.org
Become a Smarter Car Buyer

At UFCU, we’re here to help you make a financially sound decision when it comes to buying a car. Everything we do here is intended to support and improve the well-being of our Members. While a lot of cars are affordable, they’re still considered a large purchase and can significantly impact your budget. Consider these strategies for success the next time you’re in the market for a vehicle.

**Slow Down**
Don’t make the mistake of rushing into it. You might actually need to stop what you’re doing and make sure you truly understand your options. The savviest car buyers consider every aspect of a purchase — not just the price. We’re here to walk you through the entire process and help you become a smarter car buyer:

- Determining which vehicle to buy
- Understanding your credit score
- Securing a loan

**Add It Up**
Remember that an automobile is a depreciating asset. Consider financing for the shortest term possible. If all you’re worried about is the monthly payment, you could be setting yourself up for a decision that could haunt you for years to come. Consider the entire car-buying process: setting a budget, choosing the right vehicle, getting pre-approved, and negotiating with dealers. The more you prepare, the more you know, the more you’ll save.

**Come On Over**
Visit with a trained UFCU professional and let us put one of our lending advocates to work for you. We’re ready to find the best possible pricing and information for you and can help you understand the process along the way. Whether you’re purchasing new or used or looking to refinance a vehicle, UFCU offers the same low rates and flexible terms.

Call us at (512) 498-CARS (2277), (800) 252-8311, or stop by any financial center to learn more.
Is Your Home Insured for the Right Amount?

**What You Need to Know**
Most of us are well aware of the significance of buying a home. It's somewhat surprising then that we often don't apply the same level of priority when it comes to protecting that investment. But we should.

**The dwelling limit on your home insurance policy should be based on the replacement cost of your home and not on the loan amount, appraised value, or market value.**

Home insurance should be considered very seriously. We recommend you do comprehensive research and carefully consider the details when purchasing a home insurance policy.

- Are you aware of all the different types of insurance policies?
- Do you know how much coverage is enough for your home?
- Did you know you can be penalized during a claim if your dwelling limit is too low?

In fact, making a bad decision, like setting your limit too low, can result in financial penalties that can be devastating in the event of a major loss. These questions and many others are important and should be thoroughly explored before you purchase a policy.

One particularly crucial question is whether you're insuring your home for the correct amount.

**Know Your Limits**
For those new to insurance terminology, *dwelling insurance* or *dwelling coverage* is the part of your homeowners insurance that covers the cost when you must repair or rebuild after some covered event causes physical damage. The dwelling limit on your home insurance policy should be based on the *replacement cost* of your home and not on the loan amount, appraised value, or market value. Replacement cost is the estimated amount of money that it would take to completely rebuild your home.

**Know the Industry**
Another fact that often surprises
people is that it costs more to rebuild than to start from scratch. It would typically cost an estimated 30% more to rebuild a home than to build it brand new. This is because when new homes are built, they’re usually part of a larger development or subdivision. The contractors who build them can purchase supplies in large quantities and thus get a significant discount. Plus, a contractor can schedule electricians, plumbers, carpenters, and other necessary professionals more efficiently, which saves time and money. Reconstruction also includes the preservation of existing landscapes and the eventual removal of damaged materials, which in turn requires highly skilled workers who charge a higher rate.

Know Your Options
Educate yourself about the features of your home. Discuss them with your agent and explore all your policy options. After choosing a policy, be sure to set a dwelling limit that accounts for all the details. Have your insurance agent use a home insurance calculator (also called a replacement cost estimator). Take into consideration all the features of your home, including exterior construction and square footage. And remember that the true replacement cost of your home includes flooring, bathrooms, counters, fireplaces, french doors, windows, and more. Your agent can help you decide what an accurate dwelling limit for your home should be.

At UFCU, the Insurance Services team believes in educating our Members. We’d like to assist you in making informed decisions that are right for you. For more information about how to insure your home, contact us at (512) 421-8100 or (800) 223-4197.

Our Community Matters
University Federal Credit Union abides by the principle that credit unions should work for the sustainable development of our communities. That’s why our DO GOOD program enables and supports our employees in their volunteerism and philanthropy.

2016

3,707 Volunteer Hours
60% Employee Participation
$46,218 Employee Giving and UFCU Match

Seton Medical Center
Ronald McDonald House

34 Baby Blankets Crocheted
750 Thank You Notes to Donors
15 Family Meals Cooked for Ronald McDonald House
200 Personal Care Packages for Seton League House

Boys & Girls Club

170 Thank You Notes to Donors for Fundraising Gala
1,890 School Supply Items Donated
5 Mentors for Youth of the Year Candidates
120 Spring Treat Packs for High School Students

6 Regular Delivery Routes
150 Dog Treat Packages for Pals Program
50 Dog and Cat Toys for Pals Program
400 Hope Grocery Bags Decorated

Meals on Wheels of Central Texas

“‘This demonstrates where the heart of UFCU is — with our Members and our community,’” said Heather McKissick, Vice President of Human Resources and Organizational Development. “In only its first year, our DO GOOD program has rallied our employees’ efforts around our community partners and made a real impact on the people they serve.”

Thanks to our employees who made an impact in our community by DOing GOOD in 2016.
Seminars and Events
Visit [UFCU.org](https://www.ufcu.org) to register and for complete seminar and event descriptions.

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<thead>
<tr>
<th>DATE</th>
<th>TOPIC</th>
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<tbody>
<tr>
<td>Jan 11</td>
<td>Retirement Income Planning*</td>
<td>6 PM – 7 PM</td>
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<td>Jan 19</td>
<td>Estate Planning Basics*</td>
<td>6 PM – 7 PM</td>
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<td>Feb 7</td>
<td>Buying Your First Home</td>
<td>6 PM – 8 PM</td>
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<td>Staying Optimistic in a Volatile Market*</td>
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<td>College Planning*</td>
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<td>Shred Day</td>
<td>10 AM – 12 PM</td>
<td>North Guadalupe</td>
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<td>Mar 15</td>
<td>Healthcare in Retirement</td>
<td>6 PM – 7 PM</td>
<td>Lakeline</td>
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* Non-deposit investment products and services are offered through CUSSO 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.
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<td>Wheels 101® — How to Buy or Refinance a Vehicle 6 PM – 7:30 PM</td>
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<td>Apr 18</td>
<td>Social Security* 6 PM – 7 PM</td>
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<td>Insuring Your Automobile 6 PM – 7:30 PM</td>
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<td>Women and Investing* 6 PM – 7 PM</td>
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<td>Financial Planning Basics* 6 PM – 7 PM</td>
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<td>May 9</td>
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<td>May 24</td>
<td>Retirement Savings Challenges for Women* 6 PM – 7 PM</td>
<td>Brodie</td>
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<td>Jun 10</td>
<td>Shred Day weather permitting 10 AM – 12 PM or until truck is full</td>
<td>North Guadalupe</td>
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<td>Jun 13</td>
<td>Financial Planning Basics* 6 PM – 7 PM</td>
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<td>Your Employer-Sponsored Retirement Plan* 6 PM – 7 PM</td>
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<tr>
<td>Jun 21</td>
<td>Cybersecurity Awareness 6 PM – 7 PM</td>
<td>Whitestone</td>
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Find the Right Mortgage Company — It’s Worth the Effort
Advice from UFCU’s #1 Mortgage Loan Officer, David Medrano
The home-buying process can be very overwhelming, and rightly so. Considering your mortgage debt is probably the largest debt you will acquire in your lifetime, the process should not be taken lightly. You spend hours searching for the perfect home. How much time and attention do you dedicate to finding the right mortgage company and loan officer?

Most people focus on finding the lowest rate or the lowest fees when they’re looking for a lender, and those details are certainly important. But we recommend asking yourself two critical questions before making your final decision:

1. How stable and reputable is the mortgage company?
2. Do you feel confident in the experience and integrity of the loan officer?

The answers to these two questions can make or break your mortgage experience. The guidance provided by the loan officer under the leadership of the mortgage company overall can significantly impact not only your home-buying experience, but the future of your financial health.

We’re proud to share the recent success of the UFCU Mortgage Services team. Our loan officers helped over 2,200 families buy a new home or refinance their current one in 2015. And we’re honored to have been named Austin’s number one mortgage company by the Austin Business Journal (ABJ). The reason for our success is simple: We put our Members first. Behind every loan we process, there is a Member. And our mission is to provide for the well-being of our Members.

So we interviewed our top loan officer, David Medrano, in hopes of sharing some of the strategies that have successfully guided so many Members to home ownership.

David was just named Austin’s second highest performing loan officer by the ABJ. Here are David’s recommendations for a successful home-buying process that should keep you on track for a healthy financial future.

What Should I Expect of Someone Guiding Me Through the Mortgage Process?
It is crucial that you work with someone who is truly a resource for you. I believe you should expect knowledge and experience, responsiveness, business savvy, and a solid business ethic. As an example, you wouldn’t go on a river rafting trip with an inexperienced guide!

Do You Have Any Final Advice for Someone Considering Buying a New Home?
Don’t be intimidated by the process of buying a home. It’s a big financial decision and it may seem overwhelming at times, but it is achievable. We are here to help so use us as your resource. Everyone deserves the advantages of home ownership.

Call Austin’s #1 mortgage team at (512) 997-HOME (4663) or (800) 476-8409.

There are three main questions you should ask when interviewing a potential loan officer:
1. Are you and your team local?
2. How strong is the company you represent?
3. How long have you been a mortgage loan officer and what sets you apart from other loan officers?

If they aren’t willing to go the extra mile for you, then you may want to move on to another loan officer.

Neither should you go through the mortgage process without an expert mortgage guide on your side.

Is the Mortgage Loan Rate the Most Important Criteria for Choosing a Lender?
While of obvious importance, I truly believe there is so much more than rate that determines a positive mortgage experience. I treat all of my clients’ loans as if they were my own loan. With this in mind, I determine the best loan fit and the best loan term and then work with our team to ensure a smooth closing process from there. When you approach it in this manner, everything else, including rate, falls into place.

How Long Should the Process Take? And What is My Part in the Process?
From start to finish, the process should be smooth and efficient. The pre-qualification stage takes a few days at most, and the closing process at UFCU is guaranteed to be complete within 30 days of the acceptance of your offer. There are lots of moving parts within that timeframe, but we will guide you and let you know exactly what we need from you to get you to the finish line.
Financial Planning — Helping You See the Big Picture

Do you picture yourself owning a new home, starting a business, or retiring comfortably? These are a few financial goals that may be important to you, and each comes with a price tag. That’s where financial planning comes in. Financial planning is a process that can help you target your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

**Why Is Financial Planning Important?**
A comprehensive financial plan serves as a framework for your goals. The most common financial goals include planning for retirement, college, emergencies, and death. With a financial plan in place, you can better focus on your goals and how to reach them.

A financial plan will clearly show you how your financial goals are related — for example, how saving for your children’s college education might impact your ability to save for retirement. Then you can use the information to decide next steps. Best of all, you’ll know that your financial life is headed in the right direction.

**The Financial Planning Process**
Creating and implementing a comprehensive financial plan generally involves working with financial professionals to achieve some clear goals:
- Develop a clear picture of your current financial situation by reviewing your income, assets, and liabilities, and evaluating your insurance coverage, your investment portfolio, your tax exposure, and your estate plan.
- Establish and prioritize financial goals and time frames for achieving these goals.
- Implement strategies that address your current financial weaknesses and build on your financial strengths.
- Choose specific products and services that are tailored to help meet your financial objectives.
- Monitor your plan, making adjustments as your goals, time frames, or circumstances change.

The financial planning process can involve many professionals, including financial planners, accountants,
attorneys, insurance professionals, and investment advisors. But the most important member of the team is you. Your needs and objectives drive the team and once you’ve carefully considered any recommendations, all decisions are in your hands.

You could conceivably create your financial plan yourself if you had enough time and knowledge. But developing a comprehensive financial plan may require extensive knowledge in several areas. A financial professional can give you objective information and help you weigh your alternatives, saving you time and ensuring that all angles of your financial picture are covered.

Staying On Track
The financial planning process doesn’t end once your initial plan has been created. Your plan should generally be reviewed at least once a year to make sure it’s current. And you might need to modify your plan if you experience changes in your personal circumstances or the economy. Be ready to reassess if you experience a life-changing event, if sudden expenses come up, if your portfolio hasn’t performed as expected, or if you’re affected by changes to the economy or tax laws.

1 IMPORTANT DISCLOSURES
Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual’s personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable — we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

CFS Advisors Ready to Work for You
Congratulations to our team of CUSO Financial Services, L.P. ("CFS") financial professionals who worked to refine their skillsets in 2016 to best serve you.

James Gallego
Associate Financial Advisor
CUSO Financial Services, LP at UFCU
JGallego@ufcu.org | (512) 467-8080 x21026

James Gallego specializes in assisting and supporting our millennial Members with their unique financial needs.

Matt Bacon, CFP®
Business Development Manager & Wealth Advisor
CUSO Financial Services, LP at UFCU
MBacon@ufcu.org | (512) 467-8080 x22583

Matt Bacon joined UFCU in July. He is committed to helping his clients and is available to create complementary financial plans for our Members.

Michael Guthrie, CFP®
Wealth Advisor
CUSO Financial Services, LP at UFCU
MGuthrie@ufcu.org | (512) 467-8080 x22581

Michael Guthrie obtained his CFP® certification. Michael has helped hundreds of UFCU Members plan for success since 2004.

Jonathan Sheets, CFP®
Financial Advisor
CUSO Financial Services, LP at UFCU
JSheets@ufcu.org | (512) 467-8080 x21814

Jonathan Sheets obtained his CFP® certification. With UFCU since 2011, Jonathan brings a wealth of industry experience to benefit his clients.

Mark Spirk, MBA
Sr Financial Advisor
CUSO Financial Services, LP at UFCU
MSpirk@ufcu.org | (512) 467-8080 x21381

Mark Spirk, MBA, earned the 2016 Five Star Award. Mark prides himself in presenting clear solutions in a relaxed environment.

Our entire Investment Services team provides personal and online financial planning assistance, as well as investment products and services through our broker-dealer, CUSO Financial Services, L.P. (CFS®).

1 Non-deposit investment products and services are offered through CUSO Financial Services, LP ("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.

1 Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ and federally registered CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements.

1 Five Star Professional is an independent third-party research firm. The five star award is not indicative of an individual’s performance. Indluion on the five star list should not be construed as an endorsement by Five Star Professional or the magazine. Visit www.fivestarprofessional.com for additional detail on Five Star Wealth Manager award.

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Enhancing Your UFCU Experience

We continue to collect your thoughts and opinions. Since we began our survey program, we’ve collected over 16,000 responses directly from you. And each reply contains information that helps us improve products, services, and most importantly, your Member experience.

Always Improving

Based on recent feedback about wait times at certain locations, we’ve added additional staff at the following financial centers to help process your transactions more efficiently:

• Steck
• North Guadalupe
• Ben White

We’re Listening

Next time you get a UFCU survey, please take a moment to respond. We value your feedback and assure you that each response is reviewed and carefully considered. When it comes to how we’re doing, Members know best. With your valuable input, we look forward to continuing to improve your UFCU experience.

File Your Taxes the Smarter Way and Save up to $15 on TurboTax!

University Federal Credit Union members can get up to $15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don’t need tax knowledge — or an appointment — to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Start TurboTax today and save!

Visit UFCU.org/tax-prep.
Annual Meeting and Election of Directors

An election is scheduled in conjunction with University Federal Credit Union’s 2017 Annual Meeting for four places on the Board of Directors.

Chairman of the Board Ellen Wood appointed a Governance/Nominating Committee led by Committee Chair Carl Hansen. The committee nominated the following members to serve as UFCU Directors for three-year terms: Thomas J Ardis, MBA, Leslie L Blanke, PhD, D Michael Harris, PhD and David W Niesel, PhD. UFCU’s bylaws permit other nominations by petition if signed by 500 qualified members and, together with a statement of qualifications and signed certificate stating the nominee is agreeable to such nomination and will serve if elected, is submitted to UFCU’s Senior Manager, Assurance Services by 5 PM Central Standard Time on February 1, 2017. The election will be conducted by mail ballot only if one or more candidates exist. Bylaws do not allow nominations from the floor at the annual meeting when one or more candidates exist for each open position.

For more information regarding the election process, including how to obtain related documents, please contact the office of the Senior Manager, Assurance Services at (512) 467-8080 or (800) 252-8311 x22312.

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**Annual Membership Meeting**

Monday, April 3, 2017 | 5:30 PM

UFCU Plaza Event Center | 8303 N MoPac Expy, Austin, TX

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**Thomas J Ardis, MBA**, is President of SUMMAWeb, an Internet domain name registrar. Formerly a Registered Investment Advisor, Ardis was also business manager for The University of Texas at Austin, The University of Texas Medical Branch in Galveston, and The University of Michigan at Ann Arbor.

A UFCU member since 1979, Mr. Ardis has served 9 years on the Supervisory Committee, 8 as Chairman. He has been a member of the Board of Directors since 1996, serving as Chairman and on the Executive, ALCO/ Budget, Technology, Governance/Nominating, Futurist and Banking for Good committees.

Mr. Ardis favors a strategic balance between dividend and loan rates and expanded investment in both physical locations and electronic services to maintain the highest-quality Member experience. He encourages continued, controlled growth to expand membership. He actively supports initiatives by the national credit union community to thwart efforts by commercial bankers to restrict credit union membership.

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**D Michael Harris, PhD, CPA.CITP**, is Managing Member of Harris Queza & Company, PLLC, a public accounting firm. Formerly a tenured Professor of Accounting at St. Edward’s University, Dr. Harris joined St. Edward’s after a business career of almost 30 years, serving primarily as senior financial executive in a variety of companies across several industries.

Dr. Harris has served five terms on the Board of Directors of UFCU. He is an active consultant and a Director of several privately held companies. He donates his expertise freely, serving as Treasurer for Rivers Pointe Downtown Condominium Association and as President and Director for Stanley Hills Homeowner Association, both in Estes Park, Colorado. He also serves as Director and Treasurer of the non-profit, Susan Poorman Blackie Ovarian Cancer Foundation. He served on the UFCU Supervisory Committee before his election to the Board of Directors.

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**Leslie L Blanke, PhD**, is an Adjunct Professor of Economics at St. Edward’s University and the Concordia University MBA program. Dr. Blanke received a BA in Economics from Tufts University and began her career in product-level financial analysis for Hallmark Cards. She completed her PhD in Economics from Southern Methodist University and, after graduation, began a litigation consulting practice through the Forensic and Litigation Services Practice of KPMG.

Dr. Blanke believes in listening to the voice of the Member. She encourages progress through innovation and has a passion for providing service to our Members and our community outside of traditional norms.

Dr. Blanke also sits on the UFCU Supervisory Committee and the Board of Trustees at St. Michael’s Catholic Academy as Treasurer and Assets Committee chair. She is the former chair of the St. Austin Catholic Parish Investment Committee and former co-chair of the local Tufts University Admissions Network chapter.

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**David W Niesel, PhD**, is the Chief Research Officer, Senior Vice President, and Dean of The University of Texas Medical Branch Graduate School of Biomedical Sciences. He was chairman of the Department of Microbiology and Immunology for 14 years, during which time he led his department to a top 10 ranking among Microbiology and Immunology departments, nationally.

Dr. Niesel is co-creator of Medical Discovery News, an international radio show that is broadcast weekly on more than 100 radio stations. He has contributed to more than 65 publications and holds four patents. As Chief Research Officer for the university, he manages all aspects of the $120 million research enterprise at UTMB.

Dr. Niesel has been a UFCU Member since 1980. He believes in the philosophy and outlook of the credit union movement and its Members-first focus. Dr. Niesel is dedicated to helping UFCU advance as a leader in Texas and the country.
2016 Enhancements

Together with our Members, who are at the heart of all we do, we accomplished great things in 2016…

Member Service
• Enhanced your security with credit card fraud text alerts
• Added Touch ID® and Passcode to Mobile Banking
• Launched our Digital Specialist program
• Expanded membership to include Austin Community College faculty, staff, and students

Financial Centers
• Opened the San Marcos Interactive Financial Center
• Transformed the Lakeway location to a full-service financial center
• Installed a new ATM on Riverside Drive
• Opened a new financial center at Gregory Gym on the UT campus

Thank you for your membership and for being our inspiration.
For more information, visit UFCU.org.