

Currency Affairs

Fall 2020

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Consulate W is a proud participant in the first cohort of UFCU Scholars. The program opens doors to higher education, financial health, and more.

Consulate W | Member Since 2018



Spending Quiz, Tips for Saving on Insurance, Managing Uncertainty, and more inside...

“The credit union mission of people helping people calls on us to recognize the inequities facing Black Members and Black communities. We can and should do more to listen, learn, speak up, and take action to help dismantle racial disparities.”

—Jim Nussle

President/CEO,
Credit Union National Association



President's Report

The credit union movement took hold in the US during the Great Depression, a time when many struggling Americans received little to no help from traditional financial institutions. We were founded on the principle of people helping people, and that remains our top priority. Simply put, like every credit union, UFCU was founded on and built for tough times.

The global Coronavirus (COVID-19) pandemic has caused widespread financial hardship and uncertainty, but we are determined to travel every step of this road with you. You own us. Everything we are and everything we do is focused on creating a path to financial health and prosperity for each of you and your families.

In light of recent horrific racially-motivated events in our country, it is important to stress the history of the credit union movement, which has always advocated for social justice and financial inclusion. Your credit union joins the Credit Union National Association in its national stand against racism and discrimination, which have historically served as barriers to financially healthy communities. UFCU continues to be diverse, inclusive, and proud.

Over 84 years, UFCU has clung tightly to its cooperative values while growing into a financially strong community partner serving more than 323,000 Members who regularly inspire us to foster opportunity, in both good times and bad. Perhaps because we were founded at The University of Texas at Austin, and because we recognize that education drives opportunity, the education community is extra special to us. We witness every day the positive

impact education has on the quality of our Members' lives and on the financial health of our communities. For these reasons, we partner with every university and college in our region and continue to prioritize their programs. They need our support now more than ever.

Since January, we have delivered a variety of solutions to address your most pressing financial needs. We also debuted PlanU, a convenient, digital program designed to help you reach your financial goals and more capably address life's uncertainties. Our focus throughout has been on creating hope for the future and empowering you to achieve financial health.

I continue to be grateful for the opportunity to serve you and to work alongside our family of dedicated employees, who often display superhero powers to meet your needs. Together, despite great challenges, we continue to be a financially sound, growing, and vibrant organization that will always be all about you. We will get through this together. Stay well, and please reach out to let us know what we can do to help you. Thank you for your membership.

Warmest regards,

Tony C Budet
President/CEO



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& Organizational Development

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Holiday Closings



UFCU will close in observance of the following holidays:

Labor DayMonday, September 7, 2020

Columbus DayMonday, October 12, 2020

Veterans DayWednesday, November 11, 2020

Thanksgiving Day.....Thursday, November 26, 2020

Christmas Eve (Closing at 2 PM)Thursday, December 24, 2020

Christmas DayFriday, December 25, 2020

New Year's Day.....Friday, January 1, 2021

Here to Serve You

Please visit **UFCU.org/Services** for the most up-to-date details about locations, services, and the best way to get your banking done.



Web

UFCU.org



Phone

(512) 467-8080

(800) 252-8311



Mail

PO Box 9350

Austin, TX 78766-9350

Locations

Ben White 130 E Ben White Blvd, Austin, TX

Brodie..... 9925 Brodie Ln, Austin, TX

Downtown..... 703 Lavaca St, Austin, TX

Galveston 428 Postoffice St, Galveston, TX

Highway 79 120 Palm Valley Cv, Round Rock, TX

Kyle Coming Fall 2020

Lakeline..... 13860 North US Hwy 183, Austin, TX

Mueller..... 1801 E 51 St, Austin, 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 290 W, Austin, TX

Southpark Meadows..... 301 W Slaughter Ln, Austin, TX

Steck..... 3305 Steck Ave, Austin, TX

Teravista 571 University Blvd, Round Rock, TX

Trinity 1601 Trinity St, Austin, TX

University..... 2244 Guadalupe St, Austin, TX

Victory Lakes 2500 S Gulf Fwy, League City, TX

Whitestone 3200 E Whitestone Blvd, Cedar Park, TX

UFCU Plaza8303 N MoPac Expy, Austin, TX

Mortgage Services™ Suite A105

Insurance Services® Suite A110 (by appointment only)

Wealth Management® Suite A110 (by appointment only)





Miranda B | Member Since 2011, Owner Miranda Bennett Studio

Why It's Great to Buy Local

The locally owned businesses in our communities across Central Texas and Galveston County are among nearly 29 million small businesses nationwide. That's a lot of small businesses. As a local, Member-owned cooperative, we take great pride in supporting the financial needs of all the mom and pop shops that give our communities their unique flair. We believe in this mantra: Think local, buy local, be local. If you've ever wondered why it's a thing, consider these three reasons to support your neighborhood businesses.

1. You're contributing to the local economy. According to the Austin Independent Business Alliance, shifting just 10% of your shopping from chain stores to local businesses adds \$244 million annually

to the Austin economy. They also report that \$45 of every \$100 spent at a local Austin business stays in Austin, while of \$100 spent at a chain store, only \$13 remains.

2. You're helping to create jobs. By shopping locally, you could be helping to create hundreds, if not thousands, of jobs, depending on the size of your community.

3. You're supporting innovation and competition, and thus lowering prices over the long term. The Austin Independent Business Alliance has also reported that "independent businesses choosing products based on what their local customers need and desire, not a national sales plan, guarantees a more diverse range of product and service choices."

Help cultivate originality! What better way to preserve the great things about your community? Want to help Austin hold on to its unique culture? Go shopping on SoCo! Proud to be BOI (born on the island), and eager to preserve everything that makes Galveston great? Support the shops at the Strand Historic District. Shopping local prevents your town from being filled with the monotony of chain stores and allows its own personality to shine through.

As a credit union, UFCU is uniquely positioned to understand the special needs and circumstances of privately held businesses. Call us at (800) 252-8311 to learn how we can help support your business with an SBA or business auto loan.



Benny G | Member Since 2016

Reach Out — They'll Be There

It is highly likely that your everyday life and the world around you look differently today than they did just a few months ago. Some people may have lost income or their jobs altogether. Others may be doing the same job, just in a different setting. Whether you need support yourself or would like to help others in need, consider the following trusted resources, nonprofit organizations, and government agencies.

AuntBertha.com is a social care network that connects people to programs for help with free or reduced cost services like medical care, food, and job training. Just enter your ZIP code to find nearby resources.

211Texas.org is a free, anonymous social service hotline available 24 hours a day, 7 days a week, 365 days a year. No matter where you

live in Texas, you can dial 2-1-1 to get help finding food, housing, childcare, crisis counseling, or substance abuse treatment.

UnitedWayAustin.org/ConnectATX is the United Way program for Greater Austin. They bring people, ideas, and multilingual resources together to fight poverty in our community.

UWGalv.org is the United Way program for Galveston that helps connect community partners and mobilize multilingual resources for Galveston. They fight for the health, education, and financial stability of every person in their community.

CentralTexasFoodBank.org has created an online map and search tool to help those in need locate groceries, hot meals, and meals for children.

GalvestonCountyFoodBank.org provides easy access to nutritional food for the approximately 53,000 residents in Galveston County facing food insecurity.

The Texas Workforce Commission has published resources for employers, job seekers, and parents in need of childcare at **TWC.Texas.gov**.

The Texas Apartment Association has established a resource page for renters statewide and their rights and protections during the pandemic at **TAA.org/Renters/helpful-info/**.

As your credit union, we want to help you during this uncertain time. For our complete list of community resources, including each of these services and many more, please visit UFCU.org/COVID19.



Member Relief and Support

UFCU is here to help you. We are closely monitoring the Coronavirus (COVID-19) pandemic and taking every precaution to make sure your health is prioritized, our employees are safe, and your financial needs are met.

Rest assured, you can count on us during these uncertain times. We are always listening, and even have modified some of our products and services to meet your most critical needs. If you have been affected by COVID-19, here are some ways we can help:

Member Relief Loans

Low-interest, Member relief

loans for current Members are available with no payment for up to six months.

Skipped Loan Payments

As needed, Members can skip payments on existing consumer loans and credit cards.

More Credit

Some Members may be eligible for increases to their credit card limits.

Mortgage Payment Assistance

Members may qualify for assistance with existing UFCU mortgage payments.

As an essential business, UFCU remains open to ensure you have access to your money and the assistance you need, when you need it. You can reach us at (800) 252-8311. Please let us know if you need help.

Se habla español. Favor de llamar al (800) 252-8311 para dudas y preguntas. Nuestros representantes están a su disposición para ayudarle.

“UFCU believes in education as the great equalizer. They have supported and stood with the University since before my tenure. UFCU is serious about our mission, and aware of the great return on their investments. UFCU helps us teach our students how to build a rock solid financial life. I’m proud of and grateful for our partnership.”

—Dr Colette Pierce Burnette, EdD
President and Chief Executive Officer
Huston-Tillotson University



Standing with Local Students

Education is integral to success. At an individual level, every person who is able to further his or her schooling soon also welcomes personal opportunity. At a broad level, we thrive as a whole when the individuals who make up our vibrant Texas community achieve greater levels of success.

Credit unions serve a vital role in our communities. Established in response to a pattern of rejection by traditional financial institutions, credit unions provide an alternative to many underserved individuals who lack avenues to higher education and thus more opportunity.

At UFCU, we want to acknowledge the amazing contribution our partners in higher education continue to make across Texas. Their dedication to learning creates opportunities that positively influence financial health, and in turn, result in more

opportunities. It's a cycle of good we are working to perpetuate.

Schools are coping with difficult decisions about how to continue providing quality education, and students are struggling to find their way with closed campuses and the transition to online learning. As we strive to support schools and students, we are reminded of the first cooperative principle of credit unions: membership. We are duty-bound to provide avenues to education for our Members and everyone in our communities without gender, social, racial, political, or religious discrimination. Diversity only strengthens our credit union and our communities.

Especially now, we at UFCU support our higher education partners so they can do what they do best: propel hopeful students into a world of greater opportunity. Here's how we've helped:

- Donated for COVID-19 emergency relief to **Austin Community College, Concordia University Texas, Huston-Tillotson University, St. Edward's University, Texas State University, The University of Texas at Austin, and Dell Medical School** to support students affected by the urgent changes in their lives. These funds will help students continue their studies and provide assistance to those who have lost jobs or housing, need technology, or struggle with food insecurity.
- Gave an unrestricted grant to our long-time partner and Austin's only historically Black university, **Huston-Tillotson University**. This donation, along with donations to the **Austin Area Urban League** and the **African American Credit Union Coalition**, will help support our Black Members and provide assistance to our partners who serve the Black community.

- Contributed to the **E3 Alliance Austin College Attainment Network (ACAN)** Student Emergency Fund. This fund provides grants of \$300–\$500 to help students cover emergency costs like car repairs, books, fees, utility and food bills, and other essential expenses.

- Transitioned our paid summer internship program to a virtual internship so students stay safe, get valuable hands-on learning in their field of study, and make progress toward meeting graduation requirements.

- Volunteered to help evaluate high school students' scholarship applications so the **Hispanic Scholarship Consortium** could maintain students' progress toward college.

- Sent encouraging notes to graduating Central Texas high school seniors in the **Communities in Schools** program.

- Sponsored three \$500 scholarships for the most promising graduating seniors in the **Breakthrough Central Texas** program.

As a UFCU Member, you are part of a virtuous circle of individuals, organizations, and communities working together to make a difference. Thank you! We encourage you to support local students during this critical time. Visit local schools online, and donate to lend support. Every dollar counts. By supporting students and higher education, together we fuel community prosperity, encourage opportunity and access for all, and foster a brighter future.



Consulate W | Member Since 2018

Building a Better Planet

Consulate W is a proud participant in the first cohort of UFCU Scholars at UT. A budding sustainability champion, she is doing great things.

"I was lucky enough to be named a UFCU Scholar, so I took advantage of the incentive programs as much as I could. I went to the meetings, opened up a savings account, and learned a lot. I never realized how important it is to have good credit! UFCU broke it down very well for me, and it really helped."

The Scholars Program supports you on your career path too. I decided to major in sustainability studies, and I have a minor in architecture studies. We're learning how to make the best use of our planet's natural resources. I love buildings and architecture, especially green infrastructure, which is crucial to the state of our earth right now. My goal is to help underserved populations find their way to green infrastructure. If I can help others find a right and ethical way to build, I'd like to do that."

We are grateful to Consulate for helping to make our first cohort of UFCU Scholars at UT a success, and we wish her all the best!

At UFCU, you're a Member — not an account number. Do you have a great story to share? We'd love to hear it! Visit UFCU.org/MyStory, and tell us about your experience.



Larry P | Member Since 1994

Car Shopping from the Comfort of Home

The vast majority of consumers rate buying an automobile in the traditional sense as one of their least favorite experiences. The good news is that many traditional brick and mortar dealerships now offer an online buying option. From the comfort of your home, you can research, select, finance, and get your dream car delivered straight to your door. Here are some tips to guide your online car-buying experience.

Many dealers, including Carvana, offer seven-day money back guarantees and limited-time warranties.

1. Know what you want. Think about the features that are most important to you. Make a list to ease

your comparison shopping, as some models may include certain features as standard while others don't, and add-ons can add dollars quickly.

2. Know what you can afford. Know your budget before you shop. By applying online or via phone, a UFCU auto loan expert can help you determine how much you can afford based on your income, expenses, credit score, down payment, and term. It only takes about 10-15 minutes to apply.

3. Use a trusted online source to research brands and models. Many online buyers are opting for one-stop sources, like UFCU partner Carvana. You can browse styles and brands or even search by price range or keyword at [Carvana.com/UFCU](https://www.carvana.com/UFCU).

4. Make it a touchless transaction. Once you've found the vehicle and negotiated the price, you'll pay for it with one of UFCU's "cash buyer" options. Our electronic

Vehicle Buyer's Check (eVBC) allows you to handle this process virtually. You and your dealership salesman will confirm online via electronic signature. Once signatures are complete, the dealership will receive full payment, and you'll be enjoying your new car or truck.

5. Ask about their return policy. Regardless of the seller, ask about your options to return the auto. Many dealers, including Carvana, offer seven-day money back guarantees and limited-time warranties.

Regardless of where you shop online, be sure you've done your due diligence, especially when purchasing used. If buying used, make sure the vehicle is mechanically sound. Ask for the VIN and CARFAX® report to view its history, and consider hiring an independent mechanic to conduct an inspection.

Call (512) 498-CARS (2277) or (800) 252-8311 to learn more.



Elizabeth P | Member Since 2008

Top 10 Ways to Save on Insurance

Stay Insured, Protected, and in the Black

In any economy, it's important to have peace of mind. It's always a relief to know that your home, vehicles, and property will be covered should the unexpected happen. Make sure your policies are in order, and take advantage of our top 10 ways to get the most out of your insurance and save money:

1. Bundle all of your policies with the same insurance carrier to maximize discounts and savings.

2. Maintain continuous coverage. That is, don't let your policies lapse. You end up paying more when that happens.

3. Carry high liability limits. It might seem counter-intuitive but over time, you will pay less than a consumer who only carries minimum limits.

4. Claim your discounts. Many insurance carriers offer discounts for things like being accident-free,

being a good student, having a newer car, or even going paperless.

5. Don't sweat the small stuff.

If you can, avoid using your auto policy for very small claims like windshield cracks, towing, and roadside assistance. This can raise your rates.

6. Insure your home, even if you are a renter! Renters need insurance too and are wise to take advantage of *loss of use* coverage, which covers additional living expenses.

7. Trust your instincts. An insurance policy that seems too good to be true could be lacking critical coverage. You don't want to spend money on an insurance policy that won't pay off in the end.

8. Use a reputable carrier. What good is an insurance policy if the company cannot afford to pay your claim in your time of need? Make sure the company has a good financial

rating and positive customer reviews.

9. Don't cut coverage. Insurance is designed to provide financial help in times of need. The cost of fixing or replacing your car, for example, would be much greater than the monthly cost of collision and comprehensive coverage. Trying to save money by cutting coverage is risky.

10. Review your policies annually. Have you been with the same insurance company for many years without reviewing or updating your policy? It's likely that you can save a good bit of money and increase your coverage with another carrier. (If you're already insured by UFCU, we automatically review your policy annually, compare carriers, and check for better policies.)

Connect with a UFCU Insurance Services agent today to see how we can help at (800) 223-4197 or Insurance@ufcufs.com.



Plan



Investing* During Tough Times

Three Ways to Feel In Control

Many of us are concerned about investments in a volatile stock market. You might want to do something to ease your anxiety and feel in control of your finances. Making financial decisions based on reactions to the markets can lead us down the wrong path. Instead, here are three ways to stay true to your investment strategy in these turbulent times.

Remind yourself of your investment goals. What are your investments working toward? Retirement, college tuition, a down payment on a house? When do you need that money? Let your long-term investments ride out the storm if you can, and focus on making small changes, if any, to access funds you might need for shorter-term goals.

Keep contributing to your 401(k), if you can. In fact, if you have the means, now may be a good time to increase your contributions. Talk with your Human Resources department to learn about your options. On the other hand, if you are trying to make ends meet or are increasing savings to build up your emergency funds, consider whether you can at least keep contributing enough to your 401(k) to take advantage of an employer match so that you don't leave money on the table.

Get help from a financial advisor. Constantly checking the balances of your long-term investments can increase anxiety, which doesn't help you make thoughtful decisions. Instead, check

your balances at planned intervals — either based on the calendar (such as quarterly or annually) or when you've had a significant life event or there are significant changes to your portfolio mix (the percentage of your portfolio allocated to stocks, bonds, and other types of investments). The right financial advisor can provide a balanced perspective on your situation — it may not be as scary as it feels — and can help you think through investment options.

The CFS Investment team at UFCU can guide you through the right investment choices for you with a customized financial plan. Call (800) 252-8311 or (512) 467-8080 x21081 to learn more.

* 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. CFS does not provide tax or legal advice. For such guidance, please consult a qualified tax and/or legal advisor.

Your Finances at Your Fingertips

Whether you're on the move or on the couch, it's important to have quick, easy access to your money. Do more than ever before with the new UFCU Mobile Banking* app:

- Transfer funds to other UFCU Members
- Quickly find your routing and account number
- Transfer funds to other financial institutions
- Use Express View to check your balances and transactions without logging in

Plus, as always, you can locate ATMs and financial centers, make mobile deposits, and access all of your accounts.

Visit the Apple® App Store or Google Play™ Store to download the app.*



*Available for iPhone®, iPad®, Android™ smartphones, and Android tablets



Save When You Can



Spending, Saving, and Managing Uncertainty

We all know the importance of saving for an emergency like an unexpected car or home repair, medical expenses, and now, as it turns out, even a global pandemic with an impact on jobs, businesses, and personal income.

“When faced with uncertainty, it’s normal to feel fear,” says Jamie Chandler, UFCU financial health program specialist. A veteran who served in Afghanistan, she learned to cope with fear on a daily basis.

“It is important to find healthy ways to cope with your fears, and take steps to build a plan to deal with the emotions that come from uncertainty,” she says. Here are three tips that might help you conquer the fears that financial challenges can bring — and help you get through tough times.

Get Through Today, and Plan for Tomorrow

When dealing with financial uncertainty, taking a loan or using

credit cards can seem like a good solution to give you some temporary breathing room. However, it’s important to take the time to evaluate other ways to stay afloat first, before adding to your debt.

- Evaluate your spending. Take an honest look at your expenses to determine their importance. You may be surprised to uncover opportunities to save. Even small tweaks of a few dollars a week can add up to extra cash for your immediate needs.
- Know what you need, and communicate. If bills are piling up, call your lender, creditors, or landlord to see if you can defer a payment or get a reduced payment. This may give you the breathing room you need without acquiring more debt. Remember, though, that deferred payments add interest onto your loan — so they should be used only when truly necessary.
- Continue to save, if you can. If you know your needs and prioritize

spending, you might still be able to put a little extra cash away. Saving as little as \$5 per paycheck is a great way to create a powerful habit, and you’d be surprised at how quickly it adds up. If you can’t find a way to save right now, don’t worry. Do the best you can today.

Arm Yourself with Knowledge

When we are impacted by forces outside our control, it is easy to feel helpless. Education is a sure-fire antidote. At UFCU, we’re committed to providing opportunities for all to grow and learn. Visit **UFCU.org/Learn** to browse our library of articles on everything from saving money to improving your credit score.

If you have been impacted by the Coronavirus (COVID-19), please visit **UFCU.org/COVID19** to learn how we can help you get through these difficult times. We are offering Member relief loans, options

for skipping your loan payments, increased credit limits, and more.

Try an Optimistic Approach

When facing adversity, don't discount the power of mind over matter.

"Optimists are seven times more likely to experience high levels of financial well-being than pessimists," says Michelle Gielan, and she should know. As a happiness researcher (yes, there is such a thing), she has been studying the relationship between attitude and financial health for years. She found that nearly 70% of optimists said they implemented improved financial habits after experiencing a setback, compared to 36% of pessimists who said the same. Optimists feel better about their money and their financial situation, and are more likely to make better financial decisions.

Not an optimist by nature? That's OK. The World Economic Forum has reported that "most people across the globe tend to take an overly pessimistic view." So you are not alone! If you fall into that category, like most of us, here are some tips for trying on an optimistic mindset:

- Cultivate community. Stay in contact with your circle of friends, family, and professional connections. Focusing on the needs and interests of others is a good way to take the focus off of you.
- Practice positivity. Take a break from reports that highlight the negative, start a gratitude journal, or let others know you appreciate them.
- Do what you can. If you're not able to save today, focus on prioritizing spending on the things that really matter.

Call (800) 252-8311 anytime to chat with a personal financial representative, or visit [UFCU.org](https://www.UFCU.org) to learn more.

Are You a **SPENDER** or a **SAVER**?

Take this quiz to find out if you're a natural spender, a natural saver, or somewhere in between.

Instructions

Answer each question as honestly as possible, and write the letter of your answer in the column to the right. Then add up how many of each letter you selected to see your score.

Mark your answers here!

1. What do you usually do on payday?

- A. Start shopping! That's what I've been working for.
- B. Deposit my paycheck right away.
- C. Deposit enough to pay my bills, and treat myself a little too.

2. When you consider taking a fantastic vacation, what is your first thought?

- A. I think about all the fun things I want to do and buy.
- B. I think about how much money I need to save to make it happen.
- C. Both

3. What would you do with an income tax refund?

- A. I'd buy something right away.
- B. I'd save it. You never know when you might need it.
- C. I'd spend a little and save a little.

4. What would you do if you found a \$20 bill?

- A. I'd spend it. It's free money!
- B. I'd save it. That puts me \$20 closer to my goal!
- C. I'd spend a little and save a little.

Interpreting Your Results

If you answered mostly A, you might be a natural spender. If you answered mostly B, you might be a natural saver. If you had a combination of answers or answered mostly C, you probably fall somewhere in the middle.

Remember, there are no wrong answers! The important thing is understanding where your natural tendencies fall, so you can plan for the choices you tend to make and better set yourself up for success.

Visit PlanU.UFCU.org to learn more about building a step-by-step plan to take control of your financial future.



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We're All About You

The credit union movement took hold to help create a path to financial health for all who need it. Today, we continue on that mission. As a proudly diverse, Member-owned cooperative, our primary focus is your financial health. Here's how we're helping Members stay strong:

- Member Relief loans for Members affected by COVID-19
- PPP loans, resulting in thousands of jobs saved in our communities
- More options for skipping loan payments
- Higher credit limits for Members in need
- PlanU, a new program designed to help you handle life's uncertainties
- Fewer fees (We removed the annual fee from our Travel & Rewards credit card.)

You are our top priority. Stay well, and please reach out to let us know how we can help you.



UFCU NMLS #441215
8303 N MoPac Expressway, Austin, TX 78759

