



Currency Affairs

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**University**
FEDERAL CREDIT UNION
Live Learn Prosper



Member Education Seminars



Mark your calendar and register at ufcu.org

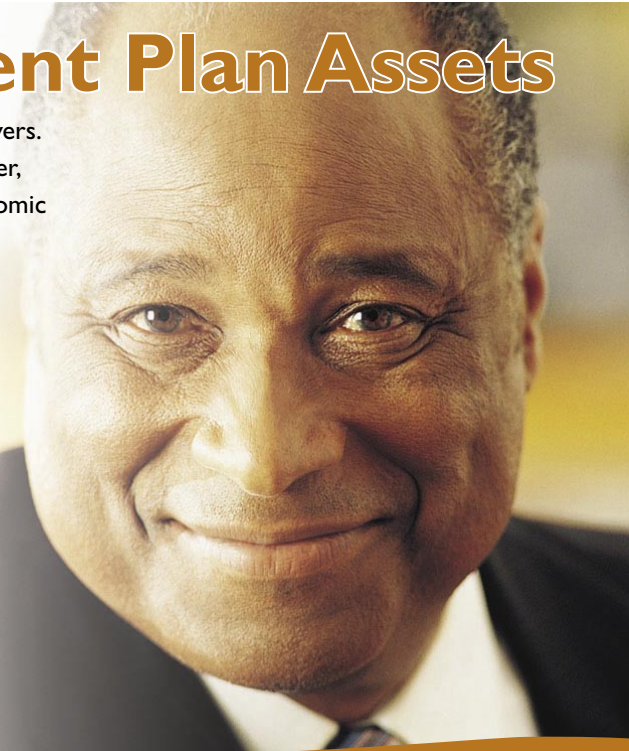
Seminar Topic	Date	Time	Location	Details
Real Estate 201	April 17th	6:30 pm	Norris Conference Center 2525 W Anderson Ln Austin, TX (rear entrance of Northcross Mall)	Get a bird's eye view of the real estate market from a national, state and local perspective. We'll look at loans that can be dangerous to your fiscal health, local Austin "hot" and "cold" neighborhoods, capital gains strategies, and the dos and don'ts of "flipping" a home for profit.
Mastering the Fundamentals of Investing	April 24th	6:00 pm	Norris Conference Center 2525 W Anderson Ln Austin, TX (rear entrance of Northcross Mall)	Every year, thousands of pages from hundreds of magazines and books written by an infinite number of experts spout all kinds of complex financial strategies. The good news is that the basics of investing are much more simple than they would have you believe. This presentation will discuss the fundamental keys of investing and would be a great opportunity for anyone that wants to understand or refresh on the basics.
Credit Score Enhancement	April 30th	6:30 pm	Norris Conference Center 2525 W Anderson Ln Austin, TX (rear entrance of Northcross Mall)	Enhancing your credit score can save you hundreds, if not thousands, of dollars in interest during your lifetime. Learn how your credit score is calculated, how you can improve your credit score, and how credit scores are used by lenders.

Consolidating Retirement Plan Assets

If you're like most people, you've probably worked for a number of different employers. The average American changes jobs eight times during the course of a 30-year career, leaving their retirement assets behind with their previous employer. The 2001 Economic Growth and Tax Relief Reconciliation Act (EGTRRA) simplified the steps for rolling over retirement assets when changing jobs. Now, money in various employer sponsored retirement plans or IRA rollovers can be transferred into your current employer's IRA plan.

How you choose to handle your retirement assets could have a lasting impact on the type of retirement you enjoy. Because this decision is so critical, consider consolidating your IRAs with your Financial Advisor; he or she can facilitate this process for you. With your retirement money in a single place, your advisor will be in a better position to assess your total financial picture and design a retirement plan that best fits your personal needs.

To schedule an appointment with a UFCU Financial Advisor, available through CUSO Financial Services, L.P., please call (512) 421-8112.



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 (UFCU) and registered through CFS. UFCU is affiliated with CFS (Member NASD/SIPC).



President's Report



This past February, we were informed VISA® Check Cards (also known as Debit Cards) used by several hundred UFCU members, along with those belonging to patrons of other credit unions and banks, may have been compromised in a security breach at a local merchant. UFCU immediately contacted each affected member by phone and, in some cases, by mail to alert them of the situation and to inform them we had deactivated their UFCU VISA Check Cards to prevent unauthorized charges to their respective accounts. That evening, two UFCU branches remained open late to permit affected members to immediately replace their potentially compromised cards.

PIN-based transactions

Criminals may perpetrate Debit Card fraud by placing a card skimming device on point-of-sale terminals that captures Debit Card magnetic stripe data and each associated four-digit PIN number. Using the captured data, criminals then manufacture fraudulent Debit Cards subsequently utilized at ATMs to steal money from individual's accounts.

Preventing Debit Card fraud

Most members benefit enormously from the convenience of using Debit Cards rather than writing checks or carrying large amounts of cash. By following these guidelines, you can avoid this and similar Debit Card fraud schemes:

1. First and foremost, when making a Debit Card purchase at a merchant for groceries, gas, or other consumer goods, select the Credit option instead of the Debit option, thereby avoiding use of your PIN. To do this, you may need to SLOW DOWN because point-of-sale terminals vary and may require different responses. Some terminals simply offer you a choice of Debit or Credit as part of your transaction. Others require you to Cancel the Debit Card transaction in order to be given a Credit option. Still other terminals require some action from the sales clerk. Remember: The best way to prevent Debit Card fraud at the point-of-sale is to avoid using your PIN by selecting the Credit option. **You** control whether or not your VISA Check Card transaction is processed as a PIN-based Debit or as a Credit transaction. If need be, ask the sales clerk for assistance.
2. Use UFCU's online banking service to review the transaction history on your account frequently, if not daily. Report any suspicious transactions immediately to UFCU Member Services.
3. Set up the eLerts feature within UFCU's online banking to automatically notify you by email anytime a transaction over

your predetermined amount clears your account. For example, you may wish to be notified by email whenever a transaction greater than \$100 clears your checking account. This service is easy to initiate and is provided to you by UFCU at no cost. Simply login to online banking, select Preferences, eMail Services, and then My Personal eLerts to set up this feature.

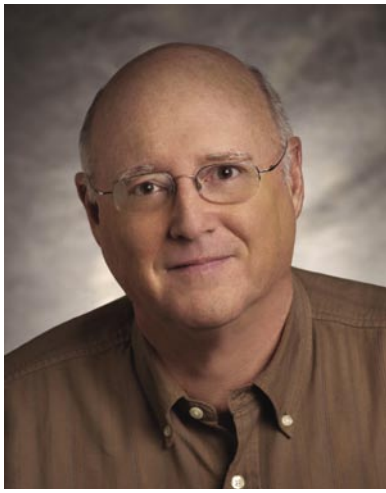
Making ATM withdrawals

You will need to continue to use your PIN to withdraw cash at ATMs. National ATM networks require all member banks and credit unions use fraud prevention technology that encrypts your PIN as soon as you enter it into the keypad, making ATMs a secure environment. Of course, always be mindful of your personal safety. Avoid ATMs in dark, secluded environments. Avoid any ATM or point-of-sale device that appears broken or that shows signs of having been altered. Trust your instincts. If something looks unusual, report it to the ATM owner and use a machine with which you are comfortable.

We know UFCU members appreciate the convenience afforded by electronic banking services, so we continuously strive to maintain the integrity and security of electronic delivery channels. As always, thank you for your membership and business!

Warmest regards,

Tony C. Budet
President/CEO



There's No Need To Be Nervous

By **Remar Sutton**
UFCU's Consumer Spokesperson

Have you ever been concerned about your credit because of late payments? Maybe you've felt a little nervous when getting ready to apply for a new loan or credit card? Many of us have been in that nervous state at some point in time.

In fact, thousands of businesses around the country have discovered a way to make lots of money on the "nervous consumer." The moneymaking technique used by these businesses is called "predatory pricing."

Predatory pricing works like this:

- *You have a credit score which says you should probably qualify for a loan at 7%.*
- *Because you are nervous about your credit, the lender quotes you a loan rate of 14% —twice as high as the rate he could charge you.*
- *You assume it's the lowest rate you qualify for, and accept it.*
- *The lender has just charged you twice what you needed to pay.*

Get the predatory part? You paid more because you were worried and unaware about your credit, not because you actually

needed to pay more. Doesn't that fit this classic definition of predatory – to injure or exploit others for personal gain or profit?

Predatory financing differs from "risk-based" financing. In risk-based financing, your interest rate is determined by the risk a company takes when it lends to you. The interest rate is usually determined by your credit score. Risk-based financing can actually help you if you've had credit problems. But "risk-based" financing quickly becomes "predatory financing" the minute the lender raises the interest rate higher than the rate you qualify for.

Because this credit union, as well as other credit unions, operates on a not-for-profit stance, we want to help you build a strong financial future and we won't take advantage of you so we can make an extra buck. UFCU will always extend you the lowest rate you qualify for on every product and service, and educate you along the way. Hey, that's a nice reason not to be nervous when you deal with UFCU!

What's negotiable at a car dealership?

You know the feeling, "Whew, now I can put my guard down," after you've finished negotiating and finally agreed on the price of a vehicle?

Feel that way and you're going to be very popular at just about any dealership – whether you're buying online or in person.

Dealerships have learned that most customers bargain pretty hard when it comes to the price of the new vehicles and the amount the customers receive on trade-in for their old vehicles. Dealership profits have been falling steadily in these two areas for years.

That's why dealerships have tried to move a large portion of their profit away from areas where customers typically bargain to the areas where most customers don't bargain. Here are the key new places dealerships don't want you to bargain.

The price of service agreements. One customer might pay \$700 for a service agreement. The next customer might pay \$1,800 for the exact same agreement.

The charge for "paperwork". First question: why are dealerships even charging you to do paperwork? Isn't the paperwork something the business should pay? Second question: why pay hundreds for paperwork, when the dealership might accept \$30, instead?

The charge for "tag, title, and registration". Some dealerships try to charge you hundreds of dollars for these items.

You work hard for your money, don't throw it away without a fight. Don't be afraid to try to negotiate every item when you purchase your next vehicle.

To a Thicker Wallet

Zero Fee Student Loans

UFCU Education Loan Benefits and Savings

Zero Fees on Stafford Loans

No origination fee or guarantee fee deducted so students receive the full benefit of their education loans.

Parent PLUS and Graduate PLUS

Receive a 3% credit applied after your loan is fully disbursed.

Special Savings

- .75 interest rate reduction for auto-draft of monthly payments.
- Principal reductions – up to 6% for on-time payments.
 - 1% after 12 months
 - 2% after 24 months
 - 3% after 36 months
- Loan balances are eliminated when your combined balance falls below \$600.

For more information visit ufcu.org, call our Education Loan Center at (512) 467-8080 in Austin, (409) 797-3300 in Galveston or US Toll-free at (800) 252-8311, or email students@ufcu.org.

Lender Code 828148

The .75 interest rate reduction for auto-payments and Principal Reductions for on-time payments offered after 12, 24, and 36 months are offered through our business partner, North Texas Higher Education Authority (NTHEA), and are effective for Stafford and PLUS loans that enter repayment on or after 7/1/07 (excluding consolidation loans). The Early Loan Forgiveness (ELF) program applies to all loans with NTHEA. The ELF program is limited to one benefit per borrower. UFCU and NTHEA reserve the right to change or discontinue the programs at any time without notice; however, previously qualified loans will not be affected. Other terms and conditions may apply; see our website at ufcu.org and/or nthea.com for more details.

All figures are based \$10,000 loan amount and assumptions that Sub Stafford Loan disbursed 7/1/07, six month grace period; PLUS loan disbursed 9/1/07 and 1/1/08, immediate repayment, 1st due at 2/1/08; GradPLUS loan disbursed 9/1/07 and 1/1/08, immediate repayment, in-school deferment until 5/15/08, accrued interest capped, 1st due 6/16/08. Amounts will change based on personal situation with regard to actual disbursement dates and actual repayment start dates. All lenders were measured based on the same measures and are based on information obtained from lender websites as of March 8, 2007.

	SAVINGS		
	Stafford	Parent PLUS	Graduate PLUS
UFCU	\$2129	\$2784	\$2815
Bank of America	\$795	\$741	\$1398
Chase	\$670	\$1018	\$1307
Sallie Mae	\$562	\$433	\$1753
Wells Fargo	\$1055	\$853	\$1339

Multi-Factor Authentication

A more secure way of banking

Over the past several years, many of you have chosen to perform account related functions, such as balancing your transactions and paying your bills, online. UFCU continuously strives to provide you this convenience, while maintaining a safe, secure environment that protects your privacy and personal information.

It is an unfortunate fact of the world we live in that the incidence of attacks against consumers' financial data and accounts when conducting business online is on the rise. Per guidance issued by the Federal Financial Institutions Examination Council (FFIEC), credit unions are advised to assess the risks of their online banking services and implement "effective methods of authentication" that are stronger than single-factor authentication methods, such as passwords.

Multi-factor authentication techniques provide greater security than single-factor approaches and are harder to

compromise, since they rely on more than one criterion to authenticate the account owner's identity.

Multi-factor authentication is the use of more than one factor or criterion for validating a person's identity and authenticating a person's access to electronic services. As compared to a single-factor authentication approach, such as requiring only a password, multi-factor authentication involves more than one of the following types of factors:

- Something the consumer knows
(e.g. a password, PIN or personal information)
- Something the consumer has
(e.g. a magnetic card, key or token)
- Something the consumer is
(e.g. biometrics such as fingerprints or facial features)
- Something the consumer does
(e.g. physical activities such as a written signature or typing pattern)
- Where the consumer is
(e.g. the profile of a PC)

While a simple password can be compromised through various means - from high-tech attacks like phishing and spoofing, to simply stealing a password from a person's desk - authentication methods based on more than one factor are much harder to compromise.

UFCU has partnered with USERS to deliver, in the near future, a new added layer of security to Internet Banking. This security will help protect members against phishing and website spoofing attacks, and provide you with more peace of mind when you access your accounts online.

The security upgrade will take place during the month of April and change the way you login to your account. To learn more about the new login process and the implementation date, please visit us at ufcu.org.

Thank you for your business and continued confidence in UFCU.



The April 17th Tax-Filing Deadline is Approaching.

UFCU has partnered with three tax service providers to offer you a choice of professional tax advice, a wide range of service, and special savings. Choose the tax service provider that best meets your needs.

H&R Block

Get special pricing and convenient access to a wide range of tax products and services.

TurboTax Online

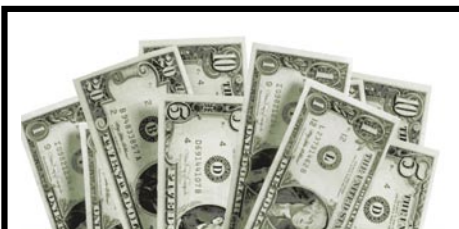
Find ways to save on your taxes and receive step-by-step guidance through the whole process.

PrepareMyReturn.com

Let online tax professionals handle your taxes.



Visit ufcu.org for more information about all of the tax preparation services and special discounts available to you.



**SAVING ON TAXES
Now, that's Money**

Bring this certificate to the participating H&R Block office nearest you and take advantage of special pricing just for **University Federal Credit Union** members.

\$15 OFF*

tax preparation at retail offices
Coupon Code 11151



\$30 OFF*

tax preparation at Premium offices**
Coupon Code 73006

Go to ufcu.org for discounts on H&R Block TaxCut* online tax services or for more information. To have your refund directly deposited into your UFCU account, provide the tax pro with this ABA routing number 314977405 and your account number.



* This offer is only valid for members of the sponsoring credit union listed above and may not be combined with any other offer. Valid only at participating H&R Block offices in the United States. Void if sold, purchased or transferred, and where prohibited or restricted by law. Valid only for tax prep fees for an original personal tax return. Offer expires 4/17/2007. Offer must be presented prior to completion of initial tax office interview. ** Premium offices are open year round, by appointment, and feature tax planning in private offices. ©2006 H&R Block Services, Inc.

Small Business Success Stories

Our Small Business Services Team helped these UFCU members grow and expand their business.



Dream Bakery

SBA 7(a) Start-Up Loan

Middle Eastern bakery and coffee shop located in NW Austin.

"For years I found myself dreaming about opening my own bakery. With my financial status and challenges I never thought it would be possible. Thanks to University Federal Credit Union, my business is no longer just a dream; it is "Dream Bakery"! It was their SBA loan, along with their support that gave my business a great start. They can do the same for you and your dreams can come true!"

Azar Owlia
DREAM BAKERY
Austin, TX



BPI-All Washed Up & Water Boy

Conventional Equipment Financing

"UFCU has been a great partner for us as we grew with Austin. UFCU was there for us when we needed our 2nd, 3rd, 4th and 5th sweeper trucks and water delivery trucks. Great financial partner. See you soon for #6!"

Shane and Dan Bauerle
BPI-All Washed Up & Water Boy
Austin, TX



Rigar International

Conventional Equipment Financing

"My business is based on its reliability and it can only be achieved by having reliable resources: reliable people, assets, and finance. UFCU is a reliable resource for me because it helped my business develop in a timely manner. Any entrepreneur can tell how difficult it is to obtain the first or the second account. After working so hard to obtain my second account, I needed funds to buy more equipment. The timing was critical to succeed at which point UFCU came through with their simple process and a quick response. UFCU was there on time and with high quality service. Thank you very much UFCU, I look forward to continuing our successful relationship."

Daniel Laroche, President
RIGAR INTERNATIONAL
Austin, TX

Business Services



- Business Checking Accounts
- Business Loans
- Merchant Processing

Business Credit Cards

- Great Rate
- Cash Back
- Bonus Points



UFCU offers a full line of conventional loans for established businesses and SBA loans for growing firms and start-ups. From small credit lines to large commercial construction loans UFCU has a product to fit your needs.

Contact Mike Gandy today to discuss solutions to help your business grow.

Austin (512) 467-8080 x21297
Galveston (409) 797-3300 x21297
Mobile (512) 963-8328

Let's Talk About Real Estate and Home Loans

Confession Time: I am an aging Baby Boomer and much, much closer to the big 60 than to any other landmark. Communication for my generation consisted of face-to-face conversations, telephone calls, handwritten letters to Granny and notes passed in school. As one of the 79 million boomers and traditionalists (those born before 1964), I still like to conduct business while looking at someone I know and trust. Email is plenty speedy for me, and text messaging or Instant Messenger moves much faster than I can think, much less type on a miniscule keyboard.

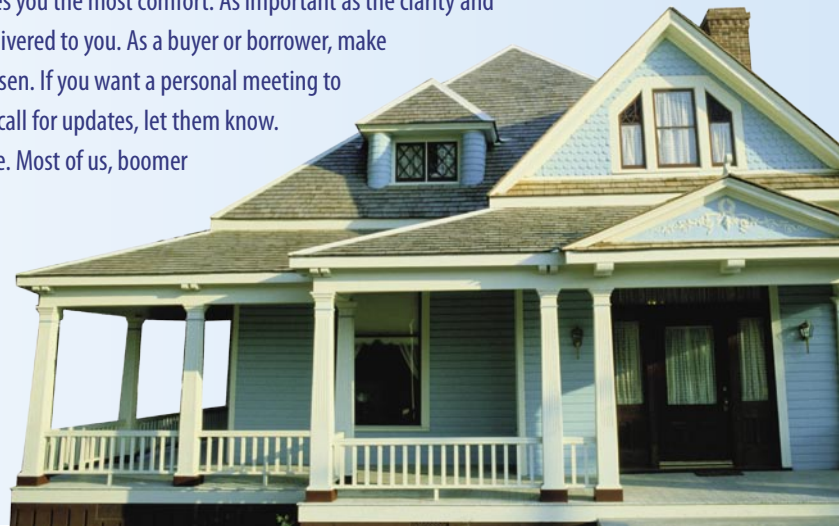
On the other side of the spectrum in the UFCU Real Estate Department and throughout our Austin community are the Gen X and Gen Y folks who consider email "snail mail" and who send messages, information and pictures from computer to iPhone and back again in nano seconds. They can actually carry on multiple conversations simultaneously on Instant Messenger, and build communities in places like "MySpace" and "YouTube". This age group, which constitutes about 100 million people or 42% of the national population, has had computers since grade school, and mobile access is a way of life.

The Austin-area contains a mix of these generations, and each has its own housing and home loan agenda. The boomers may be selling larger homes and buying smaller ones, purchasing second homes with retirement in mind, or doing both. Gen X and Y are most likely embarking on move-up or first homes, and might even be looking at real estate as a potential investment.

Today's technology allows incredible time savings when transferring documents and providing information during a real estate transaction. One can look at photos and virtual tours at available homes, and loan documents can be emailed, signed and stored electronically. Technology is wonderful, but communication, education, and analysis of your personal needs can, and should, occur on the level that provides you the most comfort. As important as the clarity and timeliness of the communication, is the method in which you want information delivered to you. As a buyer or borrower, make your communication needs clear to the REALTOR® and/or Loan Officer you have chosen. If you want a personal meeting to discuss your needs and ask questions, and prefer to be contacted with a telephone call for updates, let them know. If a completely electronic transaction better fits you, that is what you should receive. Most of us, boomer and Gen X and Y alike, will probably settle on a combination of methods.

Ultimately, make sure that your service providers have the technology, personnel and desire to "talk your talk", no matter which method and medium you choose.

Laurie Roberts
President
UFCU Real Estate Services, LLC.



INSURANCE RATES TOO HIGH?

If you are paying too much for insurance, take advantage of your UFCU membership to lower your insurance costs. UFCU members qualify for our group insurance rates. For a free insurance quote from our insurance department, simply visit ufcu.org and choose the type of insurance you are interested in. Complete the appropriate questionnaire and submit. An agent will contact you within 24 hours to discuss your quote.

It's simple... it's free... and it can save you money!

Questions? Call Tom Cartwright at (512) 421-8150, Lee McLaughlin at (512) 421-8153 or Cindy Forister at (512) 421-8152.



A peace of mind for your

Special Day ★ ★ ★ ★ ★

Introducing a new Wedding Protector Plan.

You've always dreamed of planning the perfect wedding, but no matter how carefully you plan it, there are many obstacles which may arise unexpectedly - a lot of them beyond your control. With today's wedding cost averaging \$27,000, you can insure yourself peace of mind with as little as \$160.

Here are a few situations where a Wedding Protector Plan can help you:

- *No Dress - Repair or replace the bride's wedding gown or groom's tuxedo if lost or damaged*
- *Lost Deposits - Reimbursement for your deposit if a vendor goes out of business, declares bankruptcy before your wedding or simply fails to show up*
- *Severe Weather - Reimbursement for non-recoverable expenses if severe weather (such as a hurricane) forces you to postpone your wedding*
- *Transportation Shutdown - Reimbursement for non-recoverable expenses if you have to postpone your wedding because a commercial transportation shutdown prevents the bride or groom or their parents from getting there*
- *Ruined Photos - Help reconvening the wedding party to take new photos or video if your photographer's film is defective, or negatives are lost or damaged.*

And many more...

Please contact our Insurance Center at (512) 421-8152 for more information about this new Wedding Protector Plan. After all, you'd protect your car, why not your wedding?



Process a free credit card balance transfer with UFCU through June 30, 2007, and the rate of the balance transferred will be 3% less than your existing UFCU credit card rate until June 30, 2007.

UFCU offers three ways to transfer credit card balances:

1. *Obtain the balance transfer form at ufcu.org and submit it online or fax it to (512) 421-7450*
2. *Complete the balance transfer form at any UFCU branch*
3. *Call us to process the balance transfer*

Existing credit card balances will remain at the current account rate. The 3% reduction applies to new balance transfers only. On June 30, 2007, the standard fixed account APR will apply to any unpaid balances on the transfer.

Community Business Partner Spotlight

An Overview of The Wright House Wellness Center

The philosophy of The Wright House Wellness Center is to help people living with chronic illnesses make healthier lifestyle choices and employ integrated wellness therapies to delay the illness. Caring for those who are medically indigent and chronically ill has been the life work of Susan Wills, the newly named executive director of The Wright House Wellness Center. The Wright House provides no-cost to low-cost physical and emotional support and services for persons living with HIV/AIDS, cancer and Hepatitis C; peer education and support; and community education. The Wright House is a 501(c)3 non-profit organization funded by a combination of private and public sources and receives monetary and in-kind support from a variety of individuals and organizations. Dedicated volunteers and practitioners donate their time and talents to ensure that programs and services are available to the center's clients. Most of the services provided by The Wright House are free to the client. Other services are offered on a sliding scale based on income, or are offered at a reduced flat fee.

Administrative offices are on the campus of St. George's Episcopal Church in a historic two story Victorian style house. Programs offered at the "ECC" offices at 2324 East Cesar Chavez include:

- *Client Advocacy*
- *Case Management*
- *Mental Health and Support*
- *Many Men, Many Voices (MMMV) and Real Aids Prevention Program (RAPP) which are HIV/AIDS Prevention Programs*
- *"Stop the Cycle" Substance Abuse Program*
- *Wellness Programs such as acupuncture, massage, chiropractic and physical conditioning that complement and augment traditional medical treatment are coordinated here*
- *A food pantry and nutritional counseling services*

A women's health educator located in Lockhart, Texas provides breast cancer education, outreach, and mammograms to at-risk Hispanic women in Caldwell County.



Stars Recognized

University Federal Credit Union recently honored two staff members for outstanding on-the-job performance. Angela Cao, Cost Specialist, was recognized as Star Performer, and Alicia Lichtenberger, Senior Collector as 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.

Angela Cao
Cost Specialist



Alicia Lichtenberger
Senior Collector



Announcing UFCU's 2007 Annual Meeting

UFCU invites members and their families to attend this special credit union event. Refreshments will be served.

Date: Monday, April 9, 2007
Time: 5:30 PM
Place: UFCU's central location
3305 Steck Avenue
Austin, TX

AGENDA

- *Chairman's report*
- *Treasurer's report*
- *Supervisory Committee's report*
- *President's report*
- *Election of directors*

We hope to see you there!



UFCU Board of Directors & Officers

Board of Directors:

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

Supervisory Committee:

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D. Michael Harris, Ph.D., Secretary
Urton Anderson, Ph.D.
Neal E. Armstrong, Ph.D.
Chris A. Plonsky

President/CEO:

Tony C. Budet

Senior Vice Presidents:

Steve E. Kubala, Operations/COO
James A. Nastars, Lending and Collections
Yung V. Tran, CPA, Finance/CFO

Vice Presidents:

Michael T. Hintz, Information Technology
Becky M. LeBlanc, Leadership
Sheila Jo Wojcik, Ph.D., Membership

Take me out to **UFCU** Disch-Falk Field!



UFCU continues to support The University of Texas and UT Men's and Women's Athletics with committed funds toward a much-needed renovation of the home of the Texas Longhorns baseball team, known as the nation's preeminent program. UFCU is proud to help build a contemporary campus facility for the benefit of UT student-athletes, faculty, alumni, regional baseball fans and the Austin community.

Construction on the newly-named UFCU Disch-Falk Field is well underway, with a finish date of spring 2008. UFCU would like to offer all UT baseball fans who attend a game during the 2007 season something special: a chance to win a trip for two to the 2007 NCAA College World Series in Omaha, NE, for games played on Saturday, June 23, through Monday, June 25.

To receive an official contest entry form, between February 13 and May 21, 2007, present either a 2007 Texas Longhorns baseball home game ticket stub or a label from a 20 oz Coca-Cola beverage product to a University Federal Credit Union representative at any UFCU branch in Austin. You may enter more than once, while entry form supplies last. The more Texas Longhorns baseball games you attend at UFCU Disch-Falk Field, the more chances you have to win!

For contest details, visit ufcu.org.



How can we serve you better?



UFCU continues to support our local communities and to coincide with our baseball sponsorship of UT Athletics, this season we will sponsor local Austin-area and Galveston-area youth baseball leagues. Here is a list of the teams UFCU will sponsor this season:

- Team Kaos – Girls Select Fast Pitch Oak Hill/Bowie High School*
- Balcones Youth Sports Coach Pitch*
- Diamond Dolls – Greater East Austin Youth League T-ball*
- The Ambush – Lassie League baseball – Galveston*
- Pflugerville Youth Sports Association*
- Round Rock Select - Cougars*
- Leander Youth Baseball 14U*
- Northwest Little League Majors Grey*
- Oak Hill Youth Sports Association*
- Austin Blast*

We wish you all the best of luck this season,

Lyndee Bennett

Marketing and Business Development Specialist

Attention all Kids and Teens!

We want you to join us in celebrating your UFCU membership! On Saturday, April 28th, stop by any Austin-area UFCU branch during normal operating hours, and enjoy prizes and fun.

Also take advantage of our exclusive one day offer, **\$15 for any new Kid or Teen account opened, as well as have your name entered into a drawing for a \$500 Savings Bond.**

	Kids	Teen
Initial minimum deposit	\$5	\$5
Unlimited withdrawals & deposits	✓	✓
Insured to \$100,000 by National Credit Union Share Insurance Fund	✓	✓
Monthly fee	\$0	\$0
Dividends paid	Paid quarterly on day-end balances of \$5 or more	Paid quarterly on day-end balances of \$5 or more
Dividend Rate	1.254%	1.254%
Access funds through ATMs, Phone Banking and Internet Banking	✓	✓
Ideal for:	Savers 12 years and younger	Savers ages 13-17 years

Already have an account?

We also offer Certificates, Money Market accounts, and Savings Bonds as long-term savings options.

We would love for you to drop by, and hope to see you soon!

Steps to Cure Cancer

5K Run/Walk **1K** Kid's Run/walk

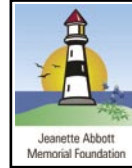
May 19, 2007
Moody Gardens
Galveston, TX
8:00 AM Start



Registration will open at 7:00 AM on May 19th.
 Event will be held rain or shine, no refunds.

Entry Fee

- Certified 5k Run/Walk - \$20 Pre-register, \$25 day of event (includes t-shirt and Moody Gardens Discounts)
- Kid's 1k Run/Walk - \$6 pre-register/\$8 day of the event (includes commemorative medal at finish)
- Registration forms are available at UFCU's Galveston Branch, 428 Postoffice St.
- Pre-registration at UFCU branch on Friday, May 18th



All proceeds of the event distributed to:

The University of Texas M.D. Anderson Cancer Center

Holiday Closings

UFCU will close in observance of the following holiday:

Memorial Day
 Monday, May 28th

Independence Day
 Wednesday, July 4th

Locations

- BEN WHITE** 133 E Ben White Blvd, Austin, TX
 Drive-Thru Monday, Tuesday, Thursday & Friday 7 - 6
 Wednesday 10 - 6
 Saturday 9 - 1
- 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-A N Main St, Taylor, TX
 Monday - Thursday 9 - 4
 Friday 9 - 6
- 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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