

Currency Affairs



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2.15% Auto Loans | FHA Refinance Program | Amplify Austin

**University**
FEDERAL CREDIT UNION
Live Learn Prosper



**UFCU
To The
Rescue!**

Is it time for a new ride?

The UFCU Loan Crusher can save you!

- **Rates as low as 2.15% APR*** for both new and used auto loans
- **Up to 100% loan financing and flexible terms**
- **UFCU Locate-to-Order Automotive** - our no hassle, no haggle vehicle locating service
- **Auto insurance savings** - ask us for a free quote!



To save on your next vehicle purchase or to be rescued from a high rate auto loan with another lender, apply at **wheels101.com** or call **(512) 498-CARS**.

* APR = Annual Percentage Rate. Rate is NOT available on loans already financed with UFCU, is based on 55 to 75 month term and includes up to a 1.50% rate discount for Membership Rewards. Your rate may be higher or lower based on your credit, the term of your loan and Membership Rewards. Visit ufcu.org for complete Membership Rewards criteria.



Federally insured by NCUA

President's Report



Building the future of your Financial Cooperative

What does it take to lead a \$3 billion financial services cooperative in the 21st century? As I serve as UFCU's president and CEO, an organization now at \$1.5 billion in member assets and growing, I often reflect on how our executive leadership team must change and professionally grow to successfully lead UFCU in the decades ahead.

In recent years, because of the strength of our executive team and the evolving nature of my role, much of my time and energy have shifted from internal to external matters, essentially serving as community ambassador and as a director on various

boards focused on local, state and national matters. To ensure attention given your account relationships and other operational matters continues to be strong, in January, under guidance of UFCU's board of directors, I promoted chief financial officer Yung Tran to the newly created position of Executive Vice President, a role to whom all other executives now report.

This critical adjustment to our organizational structure permits me to represent UFCU in external organizations that support our mission to provide for the well-being of our members, and our vision of a higher education community made strong through shared values and high-impact relationships. I am grateful for opportunities to serve our cooperative in this broader arena. These are some of the areas of current involvement:

Austin Chamber of Commerce's Austin Community College (ACC) Task Force – Though I chair this group, I still am getting my feet wet with respect to local educational issues. We are grateful that Dr. Richard Rhodes, who is at the helm of ACC, considers the business community a key constituency important to the ACC mission. This task force is evaluating how ACC can best align priorities and programs so that its students are prepared to fill jobs critical to our community's economic vitality now and well into the future.

Texas Credit Union League Board of Directors – I attended my first League board meeting in March and look forward to representing UFCU members and other credit unions at the state level.

Credit Union National Association (CUNA) Board of Directors – As a new director, I attended an orientation session in Washington, D.C., last May, meeting with CUNA CEO Bill Cheney (a UT-Austin alum) and key staff. This role offers me an opportunity to influence and support CUNA legislative and regulatory initiatives that can

benefit all members of the nation's 7,000+ credit unions. In that regard, UFCU will take a more active role alerting members of legislation favorable to credit unions and suggesting actions you might take to impact pending legislation.

Locally, I'm proud to have been elected recently to the board of **Greenlights for Nonprofit Success**. Greenlights' mission is to strengthen nonprofits for extraordinary performance and impact. Under the leadership of executive director Matt Kouri, Greenlights provides valuable service and resources that are either free or affordable to a variety of nonprofit organizations, including management consulting services, professional development workshops, and in-depth research.

I Live Here, I Give Here® is a local nonprofit whose mission is to increase philanthropic giving in Central Texas. UFCU has committed to support its inaugural online giving event, Amplify Austin – Crank Up the Giving, scheduled March 4-5, 2013, with a goal of raising \$1 million for Central Texas nonprofits in a 24-hour period! UFCU's \$100,000 commitment will serve as the lead gift for Amplify Austin's matching fund. This special fund will be proportionately allocated to augment donations made on Amplify Austin Day, thus increasing the value of each individual gift.

I am proud and honored to lead your financial services cooperative, one that is intent on utilizing its resources to strengthen both your and our community's economic vitality. Thank you for your membership and business!

Warmest regards,

Tony C. Budet
President/CEO

A Bad Credit Report - By Your 2nd Birthday

You may worry about your own identity theft, but have you ever worried at all about the theft of your child's identity? The chances of your child's identity being stolen are 51 times higher than the chances of your identity being stolen.

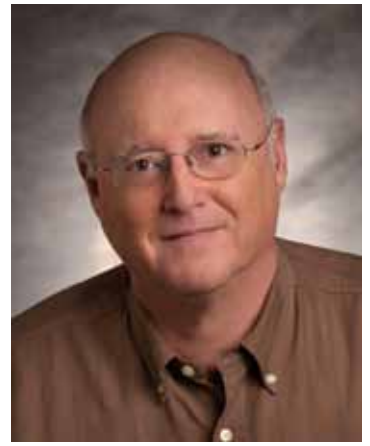
Ruined credit as a child can be a lot worse than ruined credit as an adult. Why? It can be a decade or longer before identity theft against a youngster is discovered. Bad credit on your credit report due to identity theft is tough to correct if you catch it in a month. Try correcting the problem if the theft and bad credit have been going on for years.

The real impact on children is it makes it tough to get a student loan, a job or even rent a place to live if your credit report shows years of bad credit.

What should you do?

- Secure your child's Social Security card.
- Question anyone that wants your child's details.
- If your child gets a credit card promotion in the mail, look for fraud.
- When your children reach 16, pull their credit report to check for fraud.

Visit getreal.ufcu.org to learn more, listen to my podcast and read the story on this issue.



Remar Sutton

One of UFCU's
Independent
Advocates

Hacked Email Accounts!



Will from Holland

Will deHoo

One of UFCU's
Independent
Advocates

What should you do if your account is hacked?

Below is a list of steps that you should take if your account is hacked. These steps may take a while, but your personal information and financial health are at risk, as is the sensitive data of the people in your contact list.

Step 1: Check your computer for viruses, malware, etc.

To make sure your computer isn't at risk, be sure to check it for viruses, Trojan horses, tracking cookies and whatnot. Important: be sure to check again after you run through the steps below.

Step 2: Reclaim your account.

If the hacker locked you out of your account, visit my page on UFCU's getReal site for a link to get your account back.

Step 3: Block the hacker.

If the hacker has changed your password, be sure to prevent their option to hack you again. How? He or she possibly added their email address to the "forgot password?" function of your email. Be sure to check if they did, and if so, change the email back to your own. To find the "forgot password?" function for your email, check the "my account" or "settings" options within your email account.

Step 4: Check email forwarding.

The hacker may be forwarding all your emails to their address. Check your email providers "forward settings" which most often are found in the "My Account" or "Settings" option.

Step 5: Add a phony email address to your contact list.

Why? So you can be notified if you get hacked again. If you add a phony address to your list (e.g., aaaaa@aaaaa.com), you will be sent an "Unknown Recipient" email.

Step 6: Change all your passwords.


A hacker probably knows your password. Be sure to change your passwords on ALL your online accounts including online banking, other email accounts, social networks, online shopping sites, PayPal, eBay...wherever you used that specific password.

Additional step: do the same for your secret question(s).

Step 7: Protect yourself against future hacks!

Make sure this hassle doesn't happen to you again. Why did the hack happen in the first place? Are you using simple passwords? Do you check your email in public places frequently?

Visit getreal.ufcu.org to learn more, listen to my podcast and read the story on this issue.



UFCU To The Rescue!

Relief for FHA Homeowners

The U.S. Department of Housing and Urban Development (HUD) has announced a new homeowner relief program for borrowers with FHA loans closed before May 31, 2009. HUD is able to lower the monthly mortgage insurance premium for these loans if they are refinanced. In addition, the process has been streamlined and only requires the following from the borrower: solid credit scores, 12 months of timely mortgage payments, and current employment. There is no appraisal, and no calculation of income and debt.

If your current rate is 4.5% or higher, UFCU may be able to make a real improvement in your mortgage position and payments.

UFCU Mortgage Services has devised a program to help our members take advantage of this program. Working with our investor and title partners, UFCU is able to pay on the FHA borrowers' behalf most of the closing costs associated with refinancing these loans. Lowering the interest rate will bring monthly payment relief.

For details and qualification requirements for this program, call **(512) 997-4673** or go online to ufcu.org/go/FHArefi.

Member Education Seminars & Events

Register at
ufcu.org

Date	Day	Topic	Time	Location
7/18/12	W	Retirementology	6PM	North Guadalupe Financial Center 4611 Guadalupe St • Austin, TX 78751
7/21/12	S	Westlake Grand Opening	10AM-1PM	Westlake Interactive Financial Center 701 S Capital of Texas Highway Westlake Hills, TX 78746
7/25/12	W	Stepping Out of Cash	6PM	Steck Financial Center 3305 Steck Ave • Austin, TX 78757
08/15/12	W	How to Fund a College Education	4:30PM	University Financial Center 2244 Guadalupe St • Austin, TX 78705
8/18/12	S	Shred Day	10AM-2PM or until truck is full	North Guadalupe Financial Center 4611 Guadalupe St • Austin, TX 78751
9/12/12	W	Money Management 101	6:30PM	University Financial Center 2244 Guadalupe St • Austin, TX 78705
9/13/2012	TH	First Time Homebuyers	6:30PM	JJ Pickle Center 10100 Burnet Road • Austin, TX 78758
9/18/2012	T	Home Insurance	6PM	Steck Financial Center 3305 Steck Ave • Austin, TX 78757
9/19/2012	W	Identity and Information Theft	6PM	Steck Financial Center 3305 Steck Ave • Austin, TX 78757
9/26/2012	W	Goals - Based Investing	6PM	Brodie Financial Center 9925 Brodie Ln • Austin, TX 78748
10/9/2012	T	Estate Taxes and Their Impact on Estate Planning	6PM	Steck Financial Center 3305 Steck Ave • Austin, TX 78757
10/15- 10/20/2012		Youth Financial Fitness Week		All Financial Centers
10/16/2012	T	Teens and Money	6PM	Steck Financial Center 3305 Steck Ave • Austin, TX 78757
10/24/2012	W	Retirementology	6PM	Steck Financial Center 3305 Steck Ave • Austin, TX 78757
11/14/2012	W	Identity Theft	6:30PM	University Financial Center 2244 Guadalupe St • Austin, TX 78705
11/17/2012	S	Shred Day	10AM-2PM or until truck is full	North Guadalupe Financial Center 4611 Guadalupe St • Austin, TX 78751

Topic	Details
Estate Taxes and Their Impact on Estate Planning**	On December 31, 2012, the current tax laws will change. However, it's unknown yet as to what the final changes will be. Learn about how estate taxes may impact your overall estate. Various estate planning strategies also will be discussed.
First Time Homebuyers	It is time to own your first home! UFCU will help you buy it. Home prices are reasonable, there is inventory to choose from, and mortgage rates have never been lower. Come learn how to buy your very first home and pay only your down payment. UFCU is offering advice and information on how to qualify for a loan, what to expect from your REALTOR, the benefits and pitfalls of purchasing a foreclosure, and the meaning behind all the mortgage terminology and costs. We also will tell you about a UFCU Loan Program that will pay all of your closing costs when you buy your first home. Learn how to stop renting and how to enjoy all the financial and personal benefits of owning your own piece of Austin.
Goals - Based Investing*	Are you interfering with your own retirement? Our exclusive workshop, "Goals-Based Investing, Common-Sense Investing for the Uncommon Investor," will bring focus to your financial picture and educate you on how to avoid the many common pitfalls of investing. Learn to: <ul style="list-style-type: none"> • Identify and track progress towards all of your goals • Stay off the emotional spin cycle of investing • Remain calm in a market crisis
Home Insurance	All home insurance policies are not the same and it is important to know what you are buying when you are insuring your home. Topics discussed will be: <ul style="list-style-type: none"> • How home insurance rates are determined • The different types of home insurance policies • The correct dwelling limit for your home • Basic home insurance coverage • Optional home coverage • Liability and the homeowner
How to Fund a College Education	Worried about paying for your education? Funding a higher education can be an overwhelming process for both students and parents. This informative seminar will provide members with valuable information on the financial aid process and information on UFCU's Private Student Loan product. Let UFCU help you navigate through the financial aid process!
Identity and Information Theft	Identity and information theft is still the fastest-growing crime in America. Get the latest in-depth information on how these crooks operate and what you can do to protect yourself.
Identity Theft	Learn common types of Identity Theft and what you can do to protect yourself against becoming a victim of identity theft.
Money Management 101	Learn the basics of managing your money, budgeting and saving. You will also be shown useful tools offered by UFCU to help you manage your money and achieve your financial goals.
Retirementology®**	It's time to give your retirement plans a wake-up call! Retirementology® is a new approach to retirement planning that offers insights to help you overcome emotion-based financial behavior (including procrastination!) and start working toward the retirement you envision. The good news is that it's not too late to get started (or to get back on track) and that there are products, programs, tools and techniques to help. The question is: "Will you take the first step?" Join us for this important seminar.
Shred Day	Criminals need very little information to steal identities and garbage cans offer an abundance of information from paperwork. Bring up to two file boxes of paper per household for free confidential shredding. Commercial high-volume shredders, courtesy of Iron Mountain, will be on-site to shred your records. UFCU's Risk Manager Chris Miller also will be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark your calendars now!
Stepping Out of Cash*	This seminar will help reveal the strategies for putting your cash to work. We will review the possible risks of over-investing in cash, the potential benefits of bonds, the strategies for putting cash to work and the steps that could be taken to help achieve success.
Teens and Money	Are you preparing your teenagers for the financial challenges they will face once they leave home? Have you taught them the money management skills they will need to succeed financially when they are on their own? In this session, Brett Christensen will give you advice on helping young adults prepare for their financial future. Brett's experience comes from 20 years of helping hundreds of credit union members with their personal finance issues and from raising four teenagers himself. Topics to be covered include: <ul style="list-style-type: none"> • Tips for teaching teens the savings habit. • The power of interest rates on loans and investments. • Basic FICO score knowledge. • The importance of managing a checking account. Don't miss this hour of learning – unless you want your kids borrowing money from you until they are 30! Bring your teenager and enjoy a financial bonding experience.
Youth Financial Fitness Week	Visit a UFCU location October 15th - 20th for our week-long celebration to introduce kids and teens to the world of money management. It's never too soon to start building a solid financial history! We have a variety of products including Kidz/Teens Savings, Teen checking and Early Saver Certificates.

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

** Trust Services offered through MEMBERS Trust Company, a federally chartered thrift, with locations at UFCU are NOT NCUA/NCUSIF insured, are NOT deposits, obligations of, or guaranteed by MEMBERS Trust Company, UFCU, or any other affiliated entity, and involve investment risks, including the possible loss of principal. Trust Officers are appointed with MEMBERS Trust Company.

Account Updates

eDeposits

Effective July 10, 2012, UFCU no longer will offer eDeposits through Online Banking. As an alternative option, please consider UFCU Mobile Deposits. Mobile Deposits, a key benefit of UFCU Mobile Banking, is a convenient, easy way to deposit checks from your iPhone or Android mobile device into one of your accounts.

Money Market Accounts

Effective August 1, 2012, the Money Market Plus and Money Market Premium accounts will be renamed to "Money Market." The \$10 monthly service fee associated with the Money Market Plus account will be eliminated.

Business Accounts

The Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) and Regulation GG prohibits UFCU from processing restricted transactions through any business account. Restricted transactions include credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

Fraud Protection

At UFCU, the security of your account information and your assets is a top priority. Whenever you access the Internet through a PC or a mobile device, you run the risk of exposing yourself and your company's systems to online scams or unauthorized app downloads. You may be unaware information has been stolen until the money is gone from your account.

Online fraud schemes attempt to obtain confidential information—including passwords, personal ID numbers, and token codes—and use it to access your accounts, transfer money, or commit other fraudulent acts. Below are helpful tips to make sure you and your information are protected –

Online Fraud Protection:

- Keep your computer updated, this includes anti-virus software, operating system, and internet browser. Scan for viruses regularly.
- Use strong passwords, at least 8 characters and preferably a combination of numbers, letters, and special characters. Try using phrases that mix letters and numbers.
- Do not click on unsolicited links or popups for anti-malware.
- Do not provide anyone with your account credentials. UFCU will never ask you for your username or password.
- Encrypt your wireless network and password protect your wireless router.

Online Fraud Protection for Businesses:

- Take precautions at work as well as at home.
- Educate your employees to never open unsolicited email attachments or links.
- Be aware of social engineer techniques, and educate your employees against it.
- Monitor your online account daily, and keep account authorizations up to date.
- Know your employees; perform background checks in your hiring process.

Visit ufcu.org for more information.



AVOID COMMON ESTATE PITFALLS

The plan you make for your estate will greatly affect your family's long-term financial future. That makes it important to avoid common planning missteps that may block or hamper the achievement of your goals.

Picking the Wrong Manager

Every estate needs an executor — or personal representative — to manage its assets until they are finally distributed to the beneficiaries. The executor's responsibilities are important and potentially time consuming. Are you sure that a family member or friend will be able to handle all the demands of being the executor of your estate? One way to minimize such potential disruption is to name either alternative individuals or a small "team" of co-executors. Or, consider naming an experienced corporate executor, such as our organization, rather than an individual.

Missing Gifting Opportunities

A simple planning strategy — annual giving — remains available as the federal estate-tax situation shifts. Annual giving may be an easy way to reduce your potential taxable estate over time. Presently, you can give up to \$13,000 annually to each of an unlimited number of recipients — with no federal estate- or gift-tax consequences.

Owning Life Insurance Directly

Buying life insurance is often a good financial strategy. But, if you are the owner of a policy on your life or someone else's, the proceeds will be part of your estate, potentially increasing your estate's tax bill. To eliminate this misstep, you can create an irrevocable life insurance trust (ILIT) to own the insurance. The "irrevocable" in the trust name indicates you have permanently given up the right to personally benefit from the proceeds, or control them directly, so the policies are no longer treated as part of your estate.

Not Updating Your Plan

Tax law is seldom stable for very long. Your health, family situation, and intentions for the distribution of your assets are unlikely to remain the same over time either. To keep your plan current with both tax law and your evolving needs, you should conduct periodic reviews and make appropriate revisions.

Our knowledge and experience can help you avoid estate-planning missteps. Please call us to discuss how we can help you best achieve your goals.

Trust Services offered through MEMBERS Trust Company, a federally chartered thrift, with locations at UFCU are NOT NCUA/NCUSIF insured, are NOT deposits, obligations of, or guaranteed by MEMBERS Trust Company, UFCU, or any other affiliated entity, and involve investment risks, including the possible loss of principal. Trust Officers are appointed with MEMBERS Trust Company.

Are You Carrying Minimum Liability Coverage On Your Auto Policy?



Texas law requires people who drive in Texas to carry liability insurance. Liability coverage pays to repair or replace the other driver's vehicle and also pays for other people's medical expenses when you are at fault in an accident. It does not pay to repair or replace your vehicle or to treat your injuries. The current minimum liability limits in Texas are \$30,000 for bodily injury for each injured person, up to a total of \$60,000 for bodily injury per accident, and \$25,000 for property damage per accident. This basic coverage is called 30/60/25 coverage. Due to high car prices and the rising cost of medical care, the minimum amounts might not be enough if you are deemed at fault in an accident. The U.S. Department of Transportation estimates the typical driver will have a near auto accident one to two times per month and will be in a collision every six years. If your liability limits are too low to pay for all of the other driver's costs, the other driver may sue you to collect the difference. To protect yourself financially, we recommend that you purchase more than the minimum limits.

UFCU Insurance Services can assist you with making proper choices for auto coverage and make certain that you are protected properly. Call us today at (512) 421-8100 or visit us online at ufcu.org.

TOP FIVE REASONS TO CHOOSE UFCU FOR A PRIVATE STUDENT LOAN



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

UFCU Private Students Loans

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

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

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

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

Stars RECOGNIZED

University
Federal Credit
Union recently
honored four
staff members
for outstanding
on-the-job
performance:

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.

Rising Stars:



2011 Q4
Sean Smith



2012 Q1
Rachel
Gonzalez

Star Performers:



2011 Q4
Kevin
Wolfshohl



2012 Q1
Jacquelyn
Abbott

UFCU Board of Directors & Officers

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WIN IT!

Work Out Like A Longhorn
On A UT Athletic Field!



Visit Your
Nearest UFCU
Financial Center

Pick Up
Your FitFest
Activity Book

Complete
At Least 10
Activities

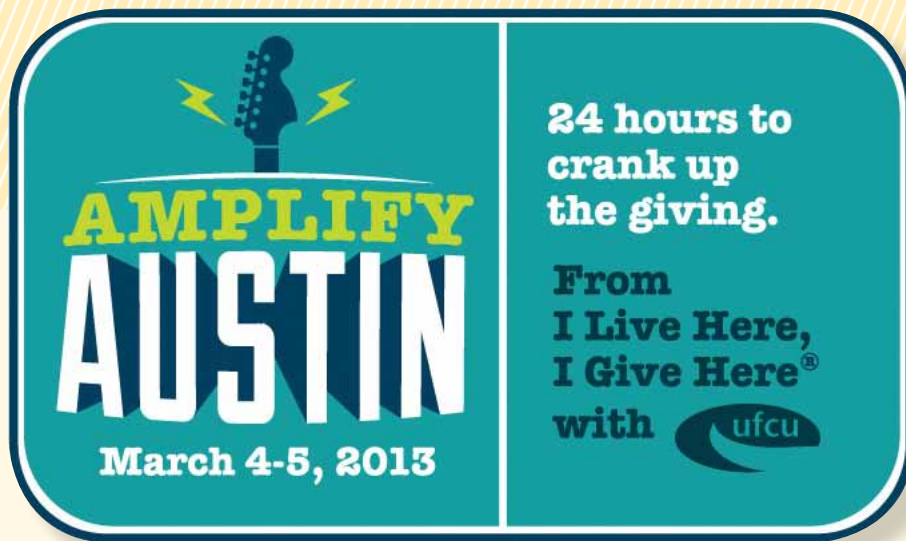
Return Your
Activity Book
To A UFCU
Financial Center

Win A Work Out
With UT Trainers on
August 21, 2012

Go Pro!

Activity Books are due by close of business on July 21, 2012. UFCU will hold a drawing for 15 boys and 15 girls. Participants must be between the ages of 7 and 13.





UFCU AND AMPLIFY AUSTIN

UFCU is a strong, healthy member-owned, not-for-profit cooperative, with our focus on people and relationships. We hold this proposition in high regard when developing our products and services, as well as when we choose which entities we support within our community.

With our values in mind, Membership, Service, Integrity, Community and Education, we have committed to increase philanthropic giving in Central Texas through I Live Here, I Give Here®'s new initiative, Amplify Austin — Crank Up the Giving. On March 4, 2013, during a 24 hour period we will support the commitment of raising \$1 million for Central Texas nonprofits in one day through online donations. Save the date!

“We are very excited to launch this initiative. It has the potential to dramatically increase charitable giving in our community. We have identified the opportunity of using online philanthropy to change the landscape of giving in Central Texas,” said Patsy Woods Martin, Founder and CEO of I Live Here, I Give Here®. “University Federal Credit Union is an ideal partner to join us in this effort and we look forward to welcoming the support of other businesses as we move forward.”

Sheila Wojcik, Vice President - Membership for University Federal Credit Union, agrees with Woods Martin. “We have been very intrigued by Amplify Austin since it was announced in March, primarily because of its potential to make a major impact on the Central Texas’ nonprofit community as a whole,” she said. “The Amplify Austin — Crank Up the Giving philosophy is very complementary to University Federal Credit Union’s vision and we look forward to helping I Live Here, I Give Here® reach its goal of \$1 million in one day for Central Texas nonprofits.”

UFCU is the largest locally owned financial institution and we will continue to take care of our members, and the communities we call home. If you are a part of a nonprofit and would like to participate in the “Amplify Austin – Crank Up the Giving” event, please visit

www.iliveheregivehere.org. Your nonprofit organization will need to be a registered participant by September 15, 2012.

What is I Live Here, I Give Here®?

I Live Here, I Give Here® is a community-focused campaign to educate and inspire people to give more and more people to give. Many of their programs such as, See Jane Give, Give Back Jack, Austin Involved and Amplify Austin — Crank Up the Giving are designed to encourage the participants to find the issue they care most about and take action to become part of the solution. We change attitudes; we change behaviors; we change lives. www.iliveheregivehere.org.

What is Amplify Austin – Crank Up the Giving?

Amplify Austin — Crank Up the Giving is a new initiative to increase philanthropy in Central Texas through online giving. Presented by I Live Here, I Give Here®, Amplify Austin — Crank Up the Giving will take place during a 24-hour period beginning at 7:00 pm, March 4, 2013 through 7:00 pm, March 5, 2013. Donations will be accepted through www.iliveheregivehere.org with a goal of raising \$1 million in one day for Central Texas nonprofits. This initiative also will raise awareness of Central Texas charities and educate the community on the benefits of online giving.



Lyndee Bennett
UFCU Marketing Media
Project Manager

Holiday Closings

UFCU will close in observance of the following holidays:

- INDEPENDENCE DAY**Wednesday, July 4, 2012
- LABOR DAY**Monday, September 3, 2012
- COLUMBUS DAY**.....Monday, October 8, 2012
- VETERANS DAY**Monday, November 12, 2012
- THANKSGIVING DAY** ...Thursday, November 22, 2012
- CHRISTMAS DAY**.....Tuesday, December 25, 2012

LOCATIONS

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

MORTGAGE SERVICES

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

YOU CAN REACH US BY DIALING

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

MAILING ADDRESS

PO Box 9350
Austin, TX 78766-9350

WEB ADDRESS

ufcu.org

