



# Currency Affairs

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Real Estate: What Was I Thinking?

**University**  
FEDERAL CREDIT UNION  
*Live Learn Prosper*



# Member Education Seminars



Mark your calendar and register at [ufcu.org](http://ufcu.org)

Seminar Topic	Date	Time	Location	Details
<b>Wheels 101®: Tips on Buying a Car</b>	<b>October 18th</b>	<b>6:00 pm</b>	<b>Steck Branch 3305 Steck Ave Austin, TX</b>	UFCU's Consumer Spokesperson, Remar Sutton, will teach you how to negotiate the best car for the best price.
<b>Take Control of Your Privacy</b>	<b>October 19th</b>	<b>5:30 pm</b>	<b>Open Gates 25th and Broadway Galveston, TX</b>	UFCU's Consumer Spokesperson, Remar Sutton, is co-founder of the Privacy Rights Now Coalition. Remar will show you how to take control of your financial privacy and stop online scams, including phishing, the most dangerous scam on the web.
<b>Estate Conservation: Preserving Wealth for Your Heirs</b>	<b>October 24th</b>	<b>5:30 pm</b>	<b>Open Gates 25th and Broadway Galveston, TX</b>	Learn the critical steps in developing a solid estate plan and the techniques available for protecting and distributing your wealth.
<b>Credit Score Enhancement</b>	<b>November 2nd</b>	<b>6:00 pm</b>	<b>Norris Conference Center 2525 W Anderson Ln Austin, TX (rear entrance of Northcross Mall)</b>	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.

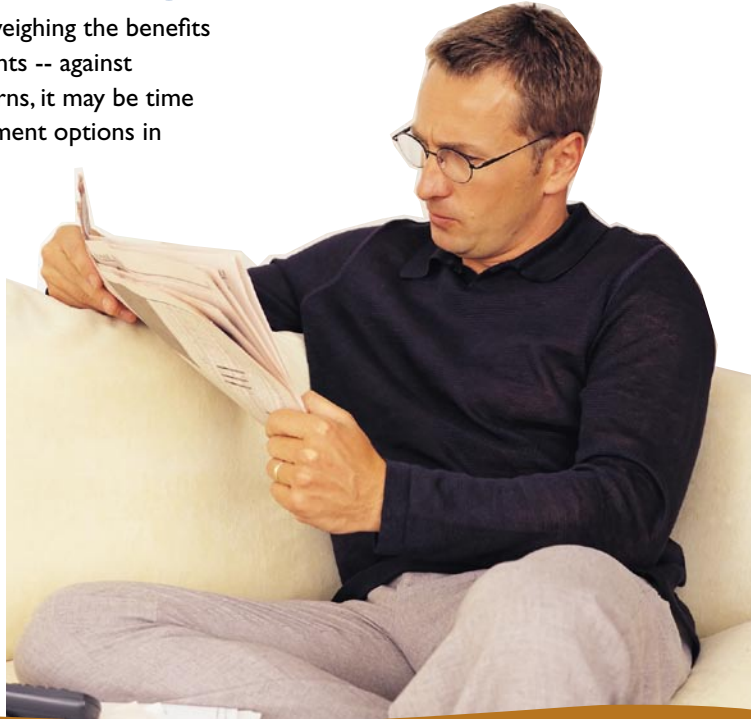
## You Have More Choices For Investing Than Ever Before!

We know it's important that your money work hard for you. If you've been weighing the benefits of insured investments with a fixed rate of return -- such as certificate accounts -- against uninsured investments that fluctuate in value and have potentially higher returns, it may be time to talk with one of our Investment Representatives. We'll explain your investment options in simple terms. Ask us about:

- **Mutual Funds & IRAs**
- **Tax-Deferred Annuities**
- **Variable Universal Life Insurance**
- **Tax-Free Municipal Bonds**
- **Discount Brokerage Service**
- **The ROTH IRA featuring tax-free earnings on contributions held at least five years**

We'll provide you with the information you need to make informed investment decisions to attain your goals. Our Investment Representatives offer high quality service, extensive product knowledge, and a friendly, "no pressure" atmosphere of open disclosure.

To make a complimentary, no-obligation appointment with one of our Investment Representatives, 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



## Consumer Advocacy Drives Loyalty

In his article “Customer Advocacy 2006: How Consumers Rate their Banks, Brokerages, and Insurers,” author Bill Doyle describes how three years ago, Forrester Research, Inc. set out to identify the corporate trait that most generates loyalty among financial services consumers. He writes:

*Loyalty, of course, is about more than simply retaining customers; Loyal customers are willing to buy more, borrow more, save more, and invest more with the firms they already use. We tested dozens of variables, including the length*

*of the customer's relationship with the firm, the quality of the firm's customer service, the firm's money management skills, and its use of technology. One trait emerged above all others: customer advocacy—the perception on the part of consumers that the firm does what's best for its customers, not just the firm's own bottom line. Our models show that customers who rate their firms high on customer advocacy are more likely to consider their firms for additional financial products. Likewise, customers who rate their firms low on customer advocacy are least likely to consider their firms for a future financial purchase.*

Forrester surveyed 5,000 US consumers to rate their financial services firms on a customer advocacy scale and found:

*USAA and credit unions continue to lead all firms. Though USAA's score fell from last year, its customers still rate the organization higher on customer advocacy than all other major firms. And, as they have been for each of the last three years, credit unions are next in the overall rankings. In fact, many of the organizations at the top of our rankings have consistently landed near the top of the list, including AAA, State Farm, Vanguard, and Edward Jones. All of these organizations are customer-owned except for Edward Jones, which is employee-owned. Without the currency of stock shares to spend on acquisitions, each one of these firms is able to grow its revenues organically—a testament to the favorable economics of customer advocacy.*

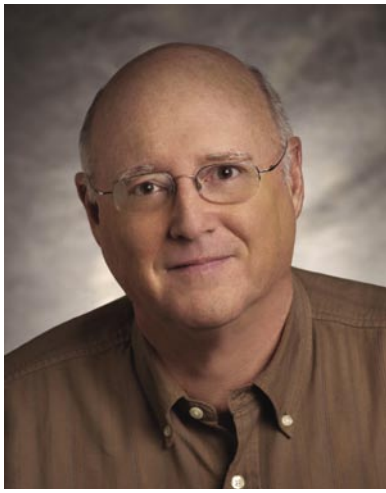
Where are big banks on this list? They dominate the bottom of the rankings, Doyle reports.

The fact that credit unions rank at the top of the list wouldn't surprise UFCU members who have taken advantage of our consumer education programs like Wheels 101® and Members' Home Advisor. Check our website, [ufcu.org](http://ufcu.org), regularly for updates on the many educational programs we offer throughout the year. Because you own this organization, it's incumbent upon us to always do what's in your best interest. UFCU can be financially successful only if we position you to be financially successful.

We are unique in our structure, unique in our mission, and unique in how we've measured success for 70 years. Thank you for your membership and business!

Warmest regards,

**Tony C. Budet**  
President/CEO



## When It Comes to Financing, Buyer Beware

### UFCU Helping Low-Income Members Avoid Predatory Financing

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

Let's say you're one of the thousands of consumers in the Austin area whose income is below the federal poverty guidelines. You have a steady job, and have been making payments like clockwork at a couple of "rent-to-own" stores.

You've also bought kitchen appliances at a "Buy Here-Pay Here" appliance store, and made every payment on time, too. You pay your rent and your phone bill the minute they are due. But you don't have much other credit experience. You need a car to get to work, so you head to a dealership and fill out a credit application, pretty proud of your payment record.

Now the tale gets interesting: because you bought things at rent-to-own and buy here-pay here stores, the Fair Isaac's Corp may lower your credit score – even though you paid every payment when it was due.

Rather than telling you the price of the older cars on the lot, the salesperson asks how much cash you can scrape up. You figure you can come up with \$2,000 by borrowing from family and friends. The salesperson then leads you to a very old car for which the dealership paid \$1,500. But because you are poor, and because you have no other source for a vehicle, the salesperson prices that \$1,500 vehicle at \$6,000, takes your \$2,000 in cash, and makes an instant \$500 profit. Then they let you pay the dealership an additional \$4,500 in profit on the vehicle plus 29 % interest on your loan.

That scenario is called "predatory selling," and it happens when you don't have financing options. Many sellers jack up the price of everything, and many hardworking families are ruined financially for years.

UFCU has been trying to find an option for some of those families. There is a huge difference between this credit union and predatory lenders. We believe every member, whatever his or her financial standing, deserves the cheapest loan he or she qualifies for, not the most expensive loan we could sell. Every member benefits from that philosophy.

If you have credit problems, call UFCU before heading out to buy a car and we will talk you through your options.

## Should You Buy, Or Fix Your Old Car?

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

If you listen to most car sellers, they'll tell you right now is always the best time to trade! But, after all, that's the job of car sellers.

Our job, on the other hand, is to help you conserve your money and make wise decisions. So, here are some pointers to help you decide if you should trade that old buggy or fix it up.

An important reality: Cars are about the worst investment in the world. They drop in value, most by about 30%, the second you buy them. That means if you pay \$20,000 for a car, it's worth no more than \$14,000 when you drive it off the lot.

But the longer you keep a car, the slower it drops in value. Keep a car a very long time, and you can amortize your loss. So, don't trade just for fun. Trade when it makes economic sense.

### When to trade? Ask yourself these questions:

- Are you having trouble with the vehicle? If you have consistent and expensive problems, compare the cost of those problems to the money you'll make in payments on a new car. Many times, it still pays to fix it.
- Have your needs changed? Maybe you no longer need that huge SUV, and it might make sense to downsize.
- Are you happy with your current vehicle? If so, why not have it thoroughly checked out by a good diagnostic service, then fix what's wrong with it? Most of the time, even a new transmission is cheaper than a new vehicle.

If you have extra money, and love new cars, please go buy a car today, finance at the credit union, and make us all happy! But if money matters these days, think carefully before you trade.

### To a Thicker Wallet

# Helping Close the Life Insurance Gap

**When it comes to life insurance coverage, there's a huge gap between what people want, and what they actually do.**

Recent surveys show nine out of 10 working adults and their partners say life insurance is important to them. The Hartford's 2005 Life Insurance Literacy Study, focusing on the overall employed US population age 18 to 65, found nearly two-thirds of respondents considered life insurance "extremely" or "very" important, and another quarter found it "important." (The numbers were even higher among people who were married or who had children.) Yet the most common employee attitude seems to be, "Sure, it's important to me. But, no, I'm not going to follow through on it." Even among the adults who have policies averaging \$130,000, 30% said they had little or no understanding of their coverage. That's twice as high as the percentage of consumers who say they don't understand their auto or medical insurance.

Despite the general lack of knowledge, nearly half of those surveyed knew one thing about their life insurance coverage – it isn't enough.

Most people wanted the same things from their policies: to ensure their family members would be able to maintain their standard of living; cover their funeral expenses; cover major medical expenses, and set aside money for their children's college education.

Unfortunately, average coverage amounts don't come close to accomplishing these goals. The Life Insurance Literacy Study found that if many insured people should die prematurely, their family faced much greater financial challenges than they realize.

LIMRA International, Inc., a worldwide association providing research and consulting services to nearly 850 insurance and



financial services companies in more than 60 countries, reports that some 45% of widows and 37% of widowers say their spouse was inadequately insured.

Ironically, most working Americans have access to relatively inexpensive group policies either through their employers or through their credit unions. Seven in 10 businesses with 10 or more employees offer life insurance coverage, and well over 90% of companies with 100 or more workers do the same.

By combining policy opportunities at the workplace and through member organizations, such as credit unions, employees and their spouses can obtain the life insurance coverage 90% of them say is important to them.

University Federal Credit Union offers inexpensive group and individual term life policies, often available with limited or no medical exams. And, unlike employer-sponsored coverage, UFCU's policies remain in force regardless of job changes.

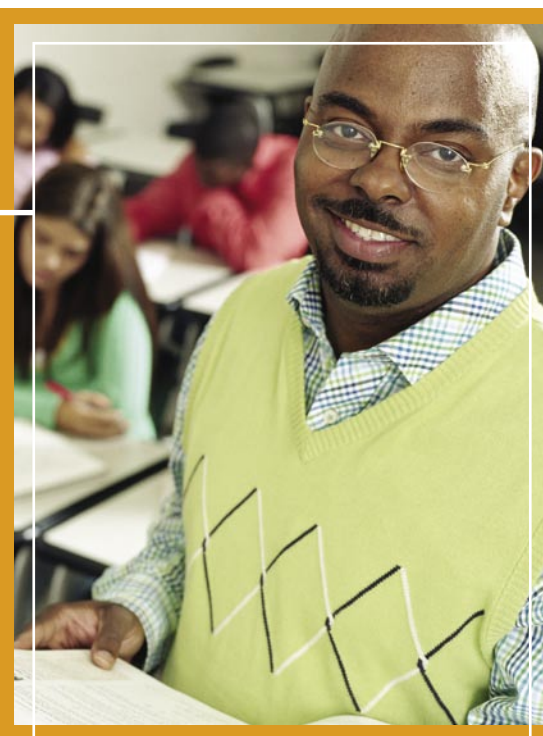
For more information on life insurance, call University Federal Credit Union's life insurance plan administrator at (800) 345-4543.

## Attention UT and UTMB Faculty and Staff

One of the great benefits of being a UT or UTMB faculty/staff member is the opportunity to participate in the University's retirement plan. But with a myriad of product providers and multiple products offered by each provider, making the right retirement plan choices can be complicated and time consuming.

Your choices range from an Optional Retirement Plan (ORP) to the UT Saver Tax-Sheltered Annuity (TSA) and the Deferred Compensation 457 plan offered through ING Financial Advisors, LLC. Our UT Retirement Specialists are very familiar with these options and are ready to assist you in making the right choice for your unique retirement needs – whether you are a new or existing participant of the UT or UTMB Retirement Plan. Our goal is to make your retirement planning easy and hassle free.

To arrange an appointment or for more information, please call (512) 421-8112 or email [investments@ufcu.org](mailto:investments@ufcu.org).



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# Your Credit Score: A Potentially Powerful Number

**What is a credit score? And how can one number have so much power? Understanding the facts about credit scores will help you make choices that will protect your options in the long run.**

## **What is a Credit Score?**

A credit score is a mathematical risk assessment based on the information available in your credit report. It does not factor in such information as income, employment, age, sex, and race.

If you are in the market for a home or car loan, a high score is important, as lenders will look to it to assess their risk in lending you money. The same goes if you are looking for a credit card with a low interest rate. Even potential landlords may look at your credit score to help them determine their risk in renting to you. Though you may not be in the market for a loan or home now, you never know what the future holds. Keeping your score as high as possible is always a good idea.

## **How is Your Score Calculated?**

A common scoring model is one developed by the Fair Isaac Corporation. They issue a FICO score, which is based on many factors. Five of these factors are significant and within your power to control. They are (in order of greatest weight) payment history, amounts owed, length of credit history, pursuit of new credit, and types of credit in use.

## **What You Can Do to Improve Your Score**

If your score isn't where you want it to be, the good news is that you can take steps to improve it.

- **Obtain free copies of your credit report from all three major credit reporting agencies at [annualcreditreport.com](http://annualcreditreport.com) – Experian, Equifax, TransUnion – to check for and correct errors.**
- **Pay down your debt – If you can't pay the total balance each month, pay more than the minimum required payment.**
- **Pay on time, every time.**
- **Avoid aggressively transferring balances to new cards.**
- **Keep your credit card balances well under the maximum available limit.**
- **Only apply for and have the credit you need.**
- **Repay collection accounts, judgments and liens.**

**Recent information matters most** – so the faster you do all the right things, the faster you can repair damage. Try to avoid "credit repair clinics," as they can't do anything you can't do for yourself for free.

Keep in mind that you can't build credit without using it. Having several (two to four is a good rule of thumb) active credit instruments shows capacity and responsibility. Balance is key. Too many unused open accounts shows potential for high future debt, which can lower your score, while too few accounts can have a negative impact because you won't have a long history of responsible credit use.

Want more information? As a benefit of membership with University Federal Credit Union, you have access to BALANCE Financial Fitness Program. Their counselors can help you obtain your score and report, and review it with you. They also provide money management, debt and housing counseling. Call them toll-free at (888) 456-2227, or visit [ufcu.org](http://ufcu.org) for more information.



## TEEN DRIVING: Safety Tips

Research shows that teen drivers have high crash rates per miles, with the incidents peaking among 16-year-olds who are both inexperienced and immature in handling the complex task of driving. Here are a few key variables which contribute to accidents involving 16-year-old drivers:

- Driving errors – A much higher proportion of 16-year-old drivers are responsible for fatal accidents versus those drivers which are older than 16.
- Speeding – 37% of 16-year-old drivers in fatal accidents were speeding or going too fast for road conditions.
- Single-vehicle – 44% of accidents involved only the teenagers' vehicles.
- Belt use – Many teen drivers who die in crashes did not wear seat belts.
- Passenger deaths – Two out of three teens that die as passengers were in vehicles driven by other teens, especially 16-year-olds.
- Alcohol – Alcohol-related crashes among 16-year-olds are low, only 5%.

### What can teenagers' parents do?

- Be involved in your children's driving education.
- Provide 16-year-old drivers as much supervised driving time as possible, even after they are licensed.
- Send your young drivers to a defensive driving course.
- Limit the amount of unsupervised driving time as much as possible, especially late night driving.
- Be aware of high risks involved when other teenagers are also in the vehicles. If possible, discourage your children from going out with friends until they have plenty of supervised driving time.
- Insist on using seat belts at ALL times.
- Research and choose safe cars. The combination of high performance cars and young drivers can be deadly.
- Continuously remind young drivers about the danger of drunk driving.

# Take 3 Balance Transfers

Process a free credit card balance transfer with UFCU between now and December 31, 2006, and the interest rate on the balance transferred will be 3% less than your existing UFCU credit card rate until December 31, 2006.

### UFCU offers three ways to transfer credit card balances:

1. Obtain the balance transfer form at [ufcu.org](http://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 December 31, 2006, the standard fixed account APR will apply to any unpaid balances on the transfer.

## VISA® Gift Cards Are Available For UFCU Members

You can purchase a VISA gift card at any UFCU branch location to be used anywhere VISA is accepted around the world.

- Minimum gift card amount: \$20
- Maximum gift card amount: \$500
- Cost: \$2 per card



# No Paycheck? No Problem - Planning is Key

It is challenging enough to make a paycheck last when it comes on a regular basis - but what happens when you have to take mandatory leave without pay, or are paid for some months out of the year but not others? With planning and a careful look at your finances, you can survive the times when the checks are on hold but the expenses march on.

## What to do today

Not having enough money to pay for life's necessities can be pretty scary, but there are a few things you can do to get you through this time with minimal hardship. First take a look at your monthly expenses and prioritize them. Decide what you absolutely must pay now and what can be considered a "second priority." Housing, food, transportation and insurance should take top priority. Dining out, clothes and entertainment may need to be sacrificed for the time being. Remember, this isn't forever. When the cash is flowing again, they can be resumed.

When shopping, consider every purchase. Ask yourself if you really need it, and if you do, can it wait awhile, or can you get it for less somewhere else. Getting in the habit of asking yourself these questions will help you become a savvy shopper in both good and tough times. This will also help you avoid relying on credit cards during this difficult period. It might be hard, but you will be so much happier when that next paycheck comes in and it is not promised to high interest debt.

If you have credit card payments, and you simply don't have the money, contact your creditors immediately. You may be eligible for special programs that will keep your accounts in good standing. Waiting until you are behind will not only increase your balance because of hiked up interest rates and fees, but will damage your credit as well.

## Planning for Next Time

So what do you do to prevent a scramble for cash next time around? First, mark on your calendar the date that you will have to live on less, so it doesn't come as a surprise.

The money you get today will have to be stretched to cover those times when there will be nothing (or less than normal) coming in. Resist the urge to spend it all each month. Develop a detailed budget to know what your monthly expenses are, and then prorate your income.

Careful planning is the key to surviving when paychecks are on hold. By doing so, you'll avoid that dreadful feeling when the lean times are on your doorstep - and your account is bare.





# Real Estate

## What Was I Thinking???

In the UFCU Real Estate Department, we spend a lot of time talking with members about their homes or potential homes, their equity, and the money that will be used to buy and fix them up. It is both pleasing, and a relief, when we learn they have chosen to begin their home ownership and mortgage journey with us. Pleased, because we are able to provide good counsel, which in turn will produce positive results. And relieved, because there is no bad mortgage credit history to try to fix.

The Real Estate Team has compiled several true life stories (yes, we should have known better but did it anyway) that ended with members saying, “What was I thinking?” We hope that in sharing their real life stories, you can avoid these situations.

### The “Pay Me In Advance” Story:

She needs help. She had paid \$14,000 in advance to a contractor who:

1. Installed a new toilet, but removed the bathroom floor and failed to replace it.
2. Removed the roof and repaired it, or actually removed all of the roof and repaired half of it.
3. Removed the kitchen cabinets and hauled them away. New kitchen cabinets somehow failed to arrive.

**Moral:** Never, ever give anyone all the money before the work is completed to your satisfaction. If a reputable, well-established contractor with solid references requires a one third to one half deposit, go forward. If someone whose office is their truck asks for an advance, refuse to pay until the work is complete.

### The “Let’s Refinance Your First Lien and Pay Some Bills” Story:

Texas home equity rules are weird. After all, we were the last state in the union to approve borrowing equity on your own home and it took a constitutional amendment to accomplish it.

Once you refinance your first lien on your home and take “cash out,” that loan will be forever considered a home equity loan. Why should you care? In a few years, you may want to take out another home equity loan. Perhaps the value of your home has increased, and you want to consolidate bills, make home improvements, or pay a child’s college expenses. Instead of taking out \$50,000 as a home equity second lien, you will be required to refinance the entire balance of your first lien, incurring all of the closing costs, and placing yourself at the mercy of current interest rates. The Texas laws state clearly that you can have only one home equity loan at a time and, in this example, your first lien is considered one.

**Moral:** Don’t refinance your first or primary lien as a home equity. Leave it in place, and take out a separate home equity loan. The closing costs are significantly lower, and you will be able to repay one home equity with another and take additional cash out in the future. If your first lien has a higher rate, you may want to refinance it at the same time you take out a home equity, but keep each loan separate.

### The “Do It Yourself” Real Estate and Mortgage Story:

In the world of real estate, there are no miracles, no sellers willing to sell 40% below the market value, no mortgage investors willing to finance for a wildly below-market rate. If any player in the home purchasing process offers anything too good to be true, run. Fast.

The rules in the world of real estate contracts and mortgage lending change daily. Find, interview and hire professionals to protect your interests. It’s a complicated world, and the worst horror stories sound like this: “I gave them a deposit of \$7,000 to hold the house and never heard from them again” ... “The rate they quoted was fantastic, and when I arrived at closing it was 2% higher” ... “But my moving van was on the way” ... “The seller didn’t want to pay a real estate commission and I didn’t know about having the house inspected. Now I have (choose one or more): a bad roof, black mold, a cracked slab, a new highway in my back yard.”

**Moral:** Use professionals who know real estate laws and can protect you.

**Laurie Roberts**  
Senior Manager, Real Estate



# Stars Recognized

University Federal Credit Union recently honored two staff members for outstanding on-the-job performance. Erica Cruz, University Relations Coordinator, was recognized as Star Performer, and Lindsey Fields,

Part-Time Teller I, 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.



**Erica Cruz**  
University Relations  
Coordinator



**Lindsey Fields**  
Part-time Teller I



## Big advantages for your small business

UFCU's Business Lending team has the knowledge and experience to help your small business reach big goals. UFCU offers excellent rates and terms for most business lending needs including:

- **SBA loans for business acquisition or startup**
- **Capital for growth and expansion**
- **Fixed asset purchase**
- **Commercial real estate (purchase, refinance and construction)**
- **Business credit cards.**

Here's what members say about their experience with UFCU Business Lending:



"Being a young entrepreneur, I was nervous about acquiring a small business loan and overwhelmed

by the number of choices in lending institutions. I was able to narrow down my options through the help of a small business counselor, and University Federal Credit Union was his top recommendation. Once I met with the UFCU advisors, they made me comfortable immediately and assisted me with "filling in the holes" of my business plan. The experienced, extremely knowledgeable and patient staff at UFCU made getting my business loan a smooth experience. If I need additional funding for my venture, University Federal Credit Union will be my first choice!"

**Shannon O'Callaghan**  
**AUSTINSALONS.COM**  
Austin, Texas



"University Federal Credit Union is a shining example of what can be accomplished when customer service and member satisfaction are the bottom line rather than profits and stock values. However, it is the friendliness of the staff and the commitment to the members that sets UFCU apart from other financial institutions. In no other business or industry have I experienced the level of customer service and "can do" attitude as I have with UFCU which makes me proud to say I am a member."

**Dr. Amanda Hoover**  
**The Lakes Dental Center**  
League City, Texas

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# Honduras Mission Trip

In our continuing commitment to support our communities, UFCU recently sponsored two members – Dr. Leslie A. Linares and Dr. Amanda G. Hoover – on a medical mission trip to the remote mountain village of Corinto, Honduras.

The two were part of a 53-person medical team from seven states that travels annually to Honduras to treat the families and animals of Corinto and its surrounding communities. While in Corinto, Dr. Linares treated more than 300 patients, performed multiple minor surgeries and prescribed more than 1,000 medications. Dr. Hoover, who has been a part of the medical team two previous years, pulled more than 300 teeth during the four days in the village. As the only dentist on last year's mission team, she pulled 350 teeth in less than three days. This is the only dental care this remote community receives each year.



Dr. Linares is a 1999 honors graduate of The University of Texas with a degree in chemical engineering, as well as a graduate of Baylor College of Medicine in Houston. He is in his second year of internal medicine residency in San Diego. Dr. Hoover is also a graduate of The University of Texas with a degree in chemical engineering and is a graduate of The University of Texas Dental Branch in Houston. She has opened an office in League City, Texas, through an SBA loan from UFCU's Business Lending department.



## How Can We Serve You Better?

### New VISA® Card benefits Wheatsville Co-op!



Wheatsville Grocery Co-op and UFCU are teaming up to offer the new Wheatville VISA credit card which will directly benefit the grocery coop. Now, every time you use your UFCU Wheatville VISA card, a portion of your transaction will benefit your friendly neighborhood grocery cooperative. The more often you use your VISA card, the more you benefit Wheatville.

To apply for your Wheatville VISA credit card stop by any UFCU branch, call us, or visit us online at [ufcu.org](http://ufcu.org).

Email any comments, concerns, suggestions or questions you may have regarding your credit union to me at [membership@ufcu.org](mailto:membership@ufcu.org).

Regards,  
Sheila Wojcik  
VP Membership





**GOIN' BATTY IN AUSTIN**  
Credit Union Texas Twister 10K



## Credit Union Texas Twister 10K

October 29, 2006 - Austin, Texas

**RUN...WALK...DONATE...VOLUNTEER...FAMILY FUN!**

**10K Run/Walk  
Kids 1K  
Team Challenge**

[www.cutxtwister.org](http://www.cutxtwister.org)

Race produced by **RACEWORKS** Inc.



Benefiting:



Credit Union Texas Twister, Inc. is 501(c)(3) non-profit organization

# 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

## Passbooks



2006 Austin Passbooks are available at any UFCU

Austin-area branch for **\$20** while supplies last.

Proceeds benefit Children's Miracle Network.



## Holiday Closings

UFCU will close in observance of the following holidays:

- **Columbus Day - Monday, October 9th**
- **Veterans' Day - Saturday, November 11th**
- **Thanksgiving Day - Thursday, November 23rd**
- **Christmas Day - Monday, December 25th**
- **New Year's Day - Monday, January 1st**

### MAILING ADDRESS

PO Box 9350  
Austin, TX 78766-9350

WEB ADDRESS ..... [ufcu.org](http://ufcu.org)



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