

Currency Affairs

Winter 2018



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Hold the Phone

Don't want to talk to anyone? Handle most everyday financial transactions yourself via our automated system. Check your balance or most recent deposit, check loan payments or past due amounts, or transfer funds to another UFCU account holder.

You Call the Shots

Choose to have a Member Services representative call you back as soon as they're available instead of waiting on hold or losing your place in line.

Play It Safe

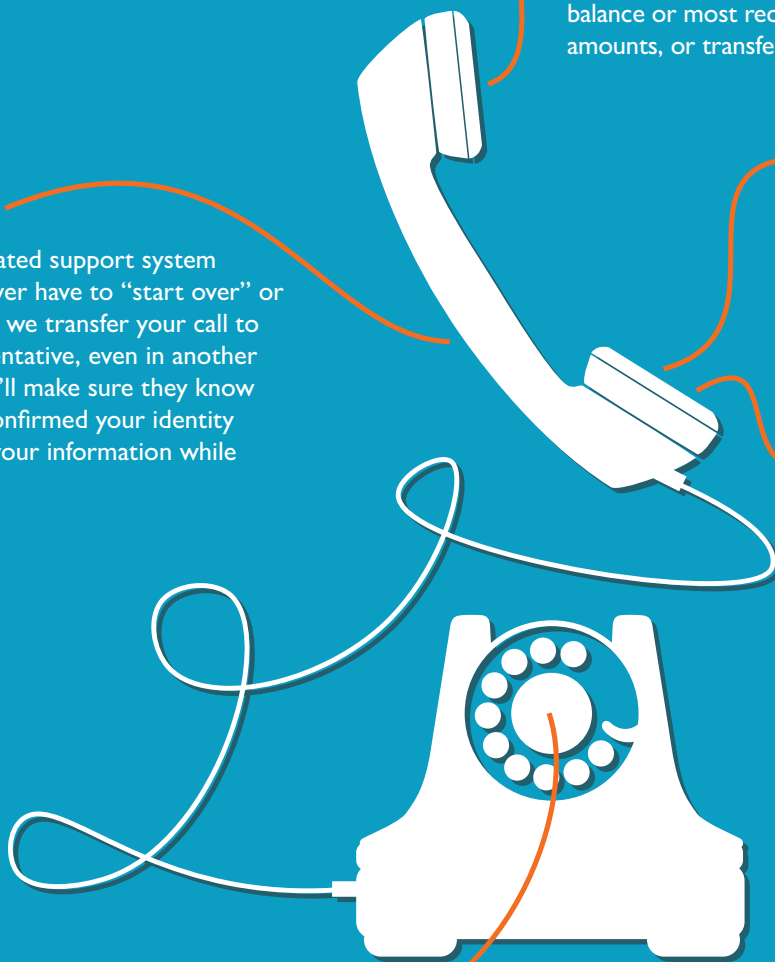
Create a unique phone verification PIN that allows you to perform multiple transactions across all of your accounts with only one phone call.

Last Call

Our new integrated support system means you'll never have to "start over" or call back. When we transfer your call to another representative, even in another department, we'll make sure they know we've already confirmed your identity and pass along your information while we're at it.

Dial Down Your Wait Time

Confirm your identification and authenticate your account only once per phone call, regardless of how many representatives you speak to.



Coming Soon — Enhanced Phone Services

No Internet access? No problem. Our phone services are free, automated, and about to get even better. In 2018, your calls will be routed quickly and more efficiently. Plus, you'll have enhanced security and more options for managing your accounts 24/7.

Visit [UFCU.org/PhoneServices](https://www.ufcu.org/PhoneServices) to learn more.



President's Report

The latter part of each year includes many holidays that are special to me. One in particular is Veterans Day. As the son of an army man, I know first-hand that veterans truly have a heart for service. And service is what we're all about at UFCU: service to our Members and to our community at-large. It is with this in mind that I find myself reflecting on who we are and what we've accomplished this past year.

Local

At a local level, we're helping to make home ownership possible for many. Buying a home is such a momentous milestone for individuals and families, and we've helped to make that dream a reality for nearly 3,000 Members. For the second consecutive year, the Austin Business Journal has named UFCU the largest mortgage lender in Central Texas. I'm thrilled that we can be a part of something that has such a positive impact on our community.

Community

For many of our Members, Hurricane Harvey affected, and in some cases transformed, their lives. I'm proud of the level of service and generosity I witnessed on the part of citizenry in both Southeast and Central Texas, many of whom went well beyond the call of duty. Thank you all for your service and for sharing your financial resources with those in need. You are an inspiration.

State

At the state level, this past Election Day marked the passage of two nonpartisan amendments to the Texas

Constitution that will enable UFCU and credit unions all over Texas to provide more savings and borrowing options for our Members, and thus serve you better. The passage of Proposition 2 means fewer restrictions for Texans who need home equity loans. And the passage of Proposition 7 means credit unions and other financial institutions can develop innovative savings practices for people who are trying to prepare for the future while making ends meet today. Both of these victories open doors for us to serve you better.

Thank you again for the opportunity to serve you and to lead your cooperative. I'm proud of what we've done to uplift our communities. And I'm eager to leverage these recent successes to continue serving you in new and even better ways.

Warmest regards,

Tony C Budet
President/CEO



Board of Directors/ Senior Leadership

Board of Directors

John A Martin, Chairman
 D Michael Harris, PhD, CPA.CITP, Vice Chairman
 Laura J Kilcrease, Secretary
 C Cale McDowell, JD, Treasurer
 Linus N Akanoh, Jr, CIA, CISA, CRMA, CGMS
 Thomas J Ardis, MBA
 Leslie L Blanke, PhD
 Adriana R Cruz
 Maninder (Mini) Kahlon, PhD
 Molly Beth Malcolm, EdD, LPC
 David W Niesel, PhD

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 Mary A Seng

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 & Organizational Development
 Heather M McKissick, VP Community Impact
 John C Petrey, VP Information Technology/CIO
 Ellen S Simpson, VP Enterprise Risk Management

Holiday Closings



UFCU will close in observance
of the following holidays:

New Year's Day.....	Monday, January 1, 2018
Martin Luther King Jr Day.....	Monday, January 15, 2018
Presidents' Day	Monday, February 19, 2018
Memorial Day.....	Monday, May 28, 2018

Contact Us

Phone

(512) 467-8080
(800) 252-8311

Mail

PO Box 9350
Austin, TX 78766-9350

Web

UFCU.org

Locations

Ben White..... 130 E Ben White Blvd, Austin, TX
 Brodie..... 9925 Brodie Ln, Austin, TX
 Downtown..... 703 Lavaca St, Austin, TX
 Galveston..... 428 Postoffice St, Galveston, TX
 Highway 79..... 120 Palm Valley Cv, Round Rock, TX
 Lakeline..... 13860 North US Hwy 183, Austin, TX
 Lakeway..... 1213 Ranch Road 620, Lakeway, TX
 N Guadalupe..... 4611 Guadalupe St, Austin, TX
 Pflugerville..... 15116 FM 1825, Pflugerville, TX
 San Marcos..... 1190 Thorpe Ln, San Marcos, TX
 Scofield..... 1500 W Parmer Ln, Austin, TX
 S Mopac..... 5033 US Hwy 290 W at MoPac, Austin, TX
 Steck..... 3305 Steck Ave, Austin, TX
 Teravista..... 571 University Blvd, Round Rock, TX
 University..... 2244 Guadalupe St, Austin, TX
 Victory Lakes..... 2500 S Gulf Fwy, League City, TX
 Westlake..... 701 Capital of Texas Hwy S, Westlake Hills, TX
 Whitestone..... 3200 E Whitestone Blvd, Cedar Park, TX

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

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





Patrick T | Members Since 2015



Making Home Ownership a Reality

We take great pride in the dedication of our mortgage loan officers, who have enabled thousands of Members to fulfill their dreams of home ownership. Our dedicated staff and referral partners worked together to help 2,993 Members buy or refinance a home in 2016. For two consecutive years now, the Austin Business Journal has named UFCU Mortgage Services the largest mortgage lender in Austin.

The goal of our loan officers and support staff is to help make home ownership happen and to make the experience as easy and pleasant as possible. On a scale of 1 to 10, 93% of our Members who processed a mortgage or home equity loan reported a rating of 9 or 10, and intend to refer UFCU to friends and family. Here is what some Members have said about their mortgage experience:

"You guys were the best and my favorite part of this crazy, stressful, and new process. You will absolutely hear from my friends and family for future loans. Thank you so much for everything!"

—Amanda T

"Thank you! Your patience and understanding throughout this process was not only amazing, but very much appreciated. Again, thank you for all your help."

—Regina G

We offer heartfelt thanks to our Members for allowing us to be a part of one of the most important financial decisions of your lives.

Put Austin's #1 mortgage lender to work for you. Call us at (512) 997-HOME (4663) or (800) 476-8409.



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



Michel C | Member Since 2011

Purchasing a Used Vehicle, Post-Disaster

Any time a natural disaster strikes, the effects can be far-reaching and long-lasting. This is particularly true for the auto industry. Regardless of whether you live in an area that is highly susceptible to natural events such as hurricanes, tornadoes, or earthquakes, it's important to educate yourself. Consider these five ways you can be sure you're making a smart choice for you when selling or purchasing a vehicle after a disaster.

Industry experts are estimating that anywhere from 500,000 to 1 million vehicles were either damaged or considered a complete loss due to Hurricane Harvey in 2017.

Decide Where You'll Buy

After a significant disaster takes place, it's likely that local demand for vehicles may increase, while supply would simultaneously decrease. That means prices in the affected area will be inflated. Unfortunately, some unsavory types might try to take advantage of this situation and attempt to manipulate prices. While it certainly does cost dealerships more to ship vehicles in from different areas, beware of prices that are higher than they should be. One way you can ensure fair pricing is to purchase a vehicle outside of the area affected by the disaster. These markets should have an adequate supply and fair prices.

Do Your Research

When purchasing a used vehicle after a disaster, be sure you know the vehicle's history. Be on the lookout

for damaged vehicles. Many credit unions, including UFCU, are happy to generate a CarFax™ report for you that will contain historical information about the used vehicle you're interested in purchasing. A CarFax report will list reported accidents, damage history, previous owners, mileage, and service history, as well as the location in which the vehicle was most recently owned. With this information, you can determine whether the vehicle might have been in a disaster-stricken area. Although this is a useful tool, it may not always be comprehensive because they can only report the information they have been given. (Insurance companies and vehicle repair shops are not required to report to CarFax in Texas.)

Beware of Salvage Vehicles

Another potential risk is purchasing a vehicle damaged in the storm that

has been labeled a “Salvage Vehicle.” According to the Texas Department of Motor Vehicles, “A salvage motor vehicle means the vehicle was damaged to the extent that the cost for repair, which includes materials and labor, was more than the vehicle was worth before it was damaged. Insurance companies usually make this determination.” Dealers have learned to overcome this designation on a vehicle’s title by “washing” the title. This occurs when a dealer takes a vehicle from one state and titles it in another state. (The salvage designation does not follow the vehicle from state to state.) Then they return the vehicle to the original state and re-title it. With this last title, the salvaged or branded designation is no longer listed. But there is a possible solution.

Get an Inspection

Given the great lengths that unethical dealers go to cover up such salvage vehicles, the average car-buyer would be hard-pressed to uncover such a situation. The best way to avoid this situation is to find a reputable used car inspector to perform a multi-point vehicle inspection, preferably an Automotive Service Excellence (ASE) Master Technician and Frame Specialist. Obtaining such an inspection can significantly reduce the risk of buying a damaged vehicle.

Do Your Due Diligence

While some of these situations may seem overly cautious, in the long run, performing your due diligence can save you from purchasing a damaged vehicle that would need future repair work. It also can prevent you from having to sell the vehicle later due to the damage or the loss in value.

Call us at (512) 498-CARS (2277), (800) 252-8311, or stop by any financial center to learn more.



Dr Koushik S | Member Since 2014

"The UFCU loan process was as smooth as could be."

I did a home loan with UFCU, and it was really great. I first became aware of UFCU after someone told me about the rates and the physician program. My loan application process was as smooth as could be.

To me, there are a couple of things: one is the time required to go through a loan process — you want to get through it as quickly as possible. The other is getting the best rates. With UFCU, I was able to secure competitive rates with several options.

But what I most appreciated about my representative, Tiffany, was that she gave me weekly updates about our progress. I didn't have to chase her down; she proactively told me where we were that week and what documents I needed. Having my own business with complex financials, it made the challenging loan process a breeze.

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

Seminars and Events

Visit UFCU.org to register or read complete seminar and event descriptions.



DATE	TITLE	TIME	LOCATION
Jan 11	Mortgage Home Buyer	6:30–7:30 PM	University
Jan 17	Healthcare In Retirement*	6–7 PM	Steck
Jan 18	Money Management and Budgeting	5:30–6:30 PM	Lakeway
Jan 23	TRS 101*	6:30–7:30 PM	Victory Lakes
Jan 25	Money Management and Budgeting	6:30–7:30 PM	Westlake
Feb 6	Identity Theft	6:30–7:30 PM	San Marcos
Feb 7	New and Used Auto Shopping	6–7 PM	Ben White
Feb 15	Mortgage Home Buyer	5–8 PM	UFCU Plaza Event Center
Feb 27	Money Management and Budgeting	6–7:30 PM	Whitestone
Feb 28	Financial Planning Basics*	6–7 PM	Brodie
Mar 3	Shred Day	10 AM–noon <i>or until truck is full</i>	North Guadalupe
Mar 21	Money Management and Budgeting	5:30–6:30 PM	Downtown
Mar 21	Retire on Purpose*	6–7 PM	UFCU Plaza Event Center
Mar 22	Money Management and Budgeting	6:30–7:30 PM	University
Mar 27	Understanding Your Credit Score	6–7 PM	Lakeline
Mar 27	Investment Basics*	6–7 PM	Ben White

Mar 27	Finances 101	5:30–6:30 PM	Steck
Apr 2	Annual Meeting	5:30 PM	UFCU Plaza Event Center
Apr 4	Insuring Your Automobile	6–7:30 PM	UFCU Plaza Event Center
Apr 5	Optional Retirement Program (ORP)*	11:45 AM - 1 PM	Galveston - Mario's Seawall Banquet
Apr 18	Estate Planning Basics*	6–7 PM	Steck
Apr 19	Credit Union 101 — Understanding Your Credit Score	6:30–7:15 PM	Scofield
Apr 24	Cybersecurity Awareness	6:30–7:30 PM	Pflugerville
Apr 25	What is the State of Your Estate?*	6–7 PM	UFCU Plaza Event Center
May 1	Optional Retirement Program (ORP)*	6:30–7:30 PM	Victory Lakes
May 8	New and Used Auto Shopping	6–7 PM	North Guadalupe
May 8	The Credit Union Difference — UFCU Accounts and Services	6:30–7:30 PM	University
May 8	Understanding Your Credit Score	6:30–7:30 PM	San Marcos
May 9	Estate Planning Basics*	6–7 PM	San Marcos
May 10	Buying Your VA Home	6:15–8 PM	UFCU Plaza Event Center
May 16	Retirement Income Planning*	6–7 PM	Steck
May 16	Understanding Your Credit Score	6–7:30 PM	Whitestone
Jun 2	Shred Day	10 AM–noon or until truck is full	North Guadalupe
Jun 5	Building Credit? Here's Where to Start	5:30–6:30 PM	Highway 79
Jun 7	Estate Planning Basics*	6–7 PM	Lakeline
Jun 13	Understanding Your Credit Score	5:30–6:30 PM	Downtown
Jun 19	Planning for Long Term Care*	6–7 PM	North Guadalupe

* 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.



Karen C | Member Since 2014

Three Tips for Smart Investing

It's common for many of us, usually upon achieving certain common milestones in our lives, to ponder whether it's time to invest. Perhaps you've established your career, bought a home, and started a family. It's at this point that many of us become more concerned about our financial futures. If this sounds like you, it might be time to find the right financial advisor. If you're interested in learning more about smart investment strategies, consider these tips:

1. Plan, Plan, and Plan Some More

When it comes to investing, having a solid plan for your future is crucial. Whether you handle your investments yourself or work with a financial planner, you should have full knowledge of what you're investing in and how you plan to manage those investments moving forward. Always monitor your accounts and set goals for the future, including how much money you want to invest each year in order to retire at the age you want. This will help you to stay on track and ensure you are saving an adequate amount of money each month. Without goals, it can be difficult to pinpoint exactly why you're putting away so much money each year.

2. Invest for Your Retirement

The earlier you begin to save for your retirement, the better. Rather than saving money in a checking account or a high yield savings account, you may be able to get a higher return when you invest it. There are many ways to save for retirement, from employer-sponsored plans like a 401(k) to individual retirement accounts or even real estate investments. Each approach has its pros and cons, so it's important to do your research before deciding which type of account will work best for your family's saving goals.

3. Talk to the Professionals

The truth is, no one can predict exactly what the market will do

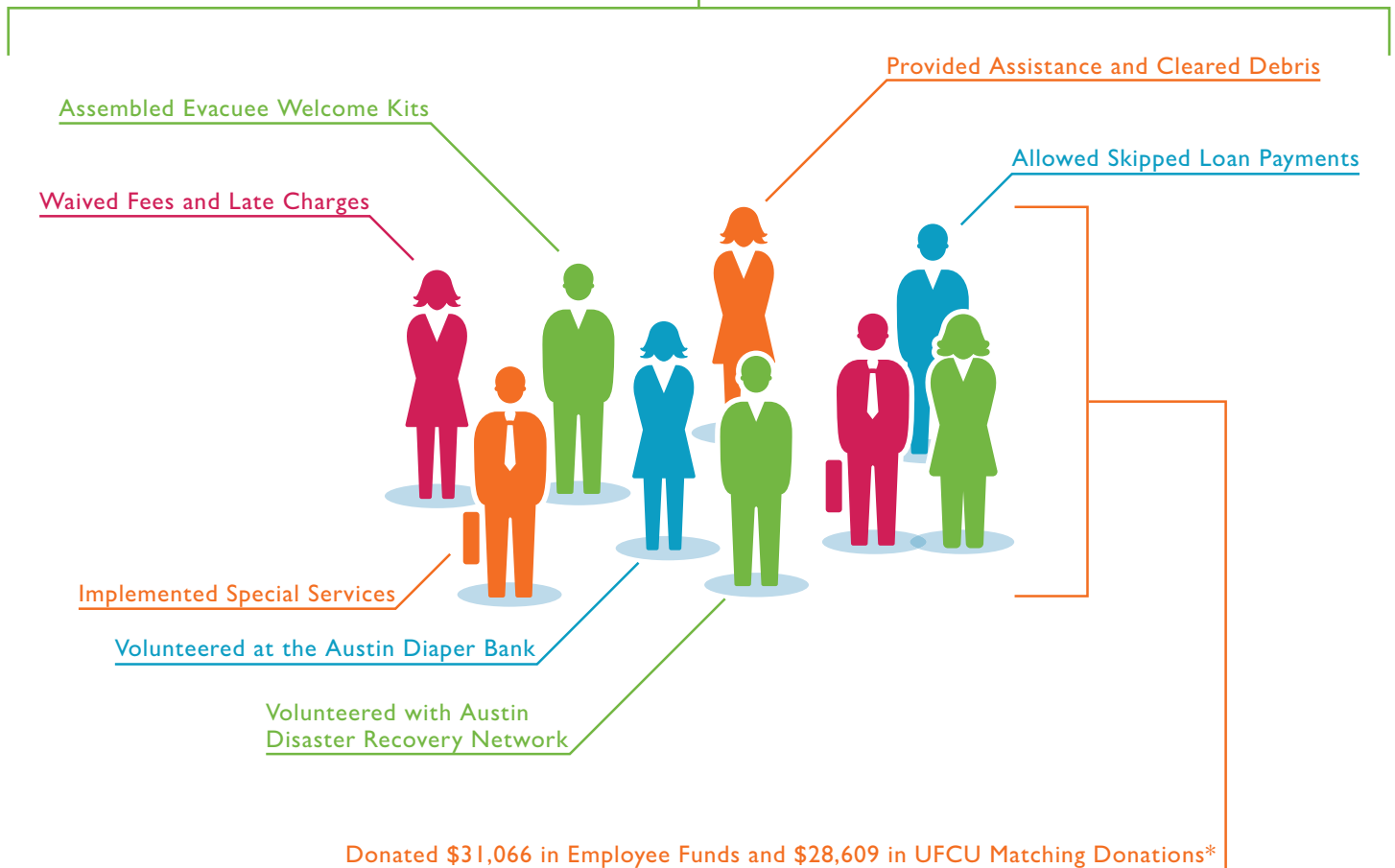
or which new company or stock will ultimately be successful. But an experienced financial advisor who understands your goals can help put you on the path to achieving them. It's best to find an advisor you have confidence in who can inform you about best practices for investing.

These tips, along with being generally aware and in tune with your spending habits can help set you up to have a very successful financial life as you get older and eventually retire.

To find a financial advisor or learn more, contact the CFS' Investment team at UFCU at (800) 252-8311 x21081.

¹Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. UFCU has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS does not provide tax or legal advice. For such guidance, please consult a tax and/or legal advisor.

Your Membership Makes it Happen



When Hurricane Harvey struck, many of our Members and their loved ones were forced to deal with the effects of the storm. With the Member at the heart of all we do, we focused on how we could help. We witnessed a remarkable level of hard work, kindness, and philanthropy on the part of so many of our Members and employees. And we were able to implement some special services and contribute our time, talent, and treasure to those in need. Your membership makes it all possible. Together, we can achieve great things.

Many thanks to those who worked so hard to help others in the wake of Hurricane Harvey. Your resilience and generosity are an inspiration.



Benny G | Member Since 2016

Cybersecurity Is Everyone's Responsibility

Cybersecurity belongs to everyone at UFCU. To keep all Member data secure, our network is protected with best-in-class tools, standards, and protocols, and many other safe practices as part of employee organizational training and awareness.

As a UFCU Member, you too are part of our chain of security. You can practice some fundamental online security tactics to help protect yourself against threats online. Don't be the weakest link. Follow these steps to do your part in taking responsibility for the protection of your personal identity, property, and information.

1. Update your operating systems and apps when updates are made available.

More often than not, updates contain additional security features. If you're postponing those updates, you're potentially leaving yourself open to hackers and fraudsters. If you're using a device or operating system that's no longer supported by the maker, the means to hack your device could be a Google search away.

2. Don't log in to public WiFi networks from any of your devices.

Public networks can provide hackers with access to your activity. Your device has settings that can trigger an alert when it finds a WiFi network. Do you want to connect to this network? Answer no unless you know the network is secure. Remember even your favorite cafe, public library, or other spot may not be on a secure network.

3. Be skeptical of online relationships.

Healthy skepticism can keep you safe. Don't agree to make transfers through your credit union accounts for individuals you don't know personally, and certainly not for someone you meet online. You could be left holding the liability for lots of money. Never disclose your account information, card numbers, password practices, or personal data that a hacker could use to violate your accounts. And never loan or give money via unsecured sites. It may sound cynical,

but it's in your best interest. Every day at UFCU, our Asset Protection team works to help Members who have been scammed via an online relationship.

4. Don't click on suspicious email links.

UFCU will never send you any message that provides a link to your account or requests your card number, user name, or password. Your best practice is to always type in our URL address (UFCU.org) directly into your web browser. An email link sent to you from an unknown source can contain malware designed to steal your information, including login credentials to your accounts. Still have friends who broadcast emails to everyone they know with jokes or pictures they happen across? Your best response is to delete these emails without opening them. No chuckle is worth infecting your devices with malware, viruses, or Trojan horses.

5. Always use a secure connection.

Use the UFCU Mobile Banking app or UFCU Online Banking via a secure connection to regularly check your account activity. Make sure all posted transactions are indeed yours. And if they aren't, contact Member Services immediately. Rest assured that your debit and credit card transactions are regularly monitored for fraudulent activity. If a UFCU representative calls you to alert you to a potential risk, please take the call or call back as soon as possible. If you notice a potentially fraudulent transaction on your account outside of regular business hours, you can call (800) 369-4887 and get immediate assistance. And if you lose your UFCU debit card after hours or over the weekend, you can disable that card using the CardKeeper feature of your Mobile Banking app.

6. Beware of fraudsters asking for money.

There are many scams out there designed to trick you into

transferring funds out of your account. For example, some fraudsters will post a job listing requiring you to use your personal account to transfer money. A credible employer will never ask you to send them money. Any such job listing is most likely not a real job. They might offer to send you money, instruct you to keep some, and then ask you to send the rest to a far off account. Do not be fooled. After you transfer the funds, their original check or transfer into your account would most likely be returned with reasons of nonsufficient funds, account closed, or unknown account. And the unfortunate victim is often held responsible for the deficit. All of those arrangements end up badly, and a victim of fraud is never the winner. Never send funds to anyone you don't know personally. You can always call Member Services if you're in doubt. We're happy to help.

The Department of Homeland Security is an excellent resource for cybersecurity information and best practices. There are toolkits to help you talk to your children about their safety online. Brian Krebs's blog krebsonsecurity.com is a bit more technical, but he does a pretty good job of explaining the hard stuff. The National Cyber Security Alliance also contains good resources including tips for business owners. The UFCU Asset Protection Team and Information Security Officer are always ready to help Members with answers and solutions. We're all important links in the chain of information security.

If you have questions or concerns about cybersecurity, we're happy to talk to you anytime. To chat with a representative, report potential fraud, or notify us about a lost or stolen card, contact Member Services at (512) 467-8080 or (800) 252-8311.



Jordan J | Member Since 2000

What You Need to Know About Insurance

At UFCU, we offer the coverage you need from reputable companies known for outstanding claim service. We know that every Member is unique, and your insurance should be individualized to fit your needs throughout every stage of your life. In the event that you have to file a claim, we want you to receive the best support available. Consider these tips from UFCU Insurance Services Manager Cindy Coleman to help you choose the right insurance for you.

Do I need to consult an Insurance Agent? Can I just buy online?

We recommend you have a good understanding of what kind of insurance you need before you buy it. A licensed agent can help you avoid potentially critical errors in coverage when it comes to protecting your possessions and assets. When buying online, you might run into complications if you have questions or need to file a claim. A licensed agent has been through the process countless times and can provide guidance when you need it.

How do I know I'm buying the right coverage?

There are ways to be certain you're comfortable and confident with your purchase:

1. Always consult with a licensed agent and ask questions so you understand what you're buying.

2. Read your policies! All insurance policies have limitations when it comes to the maximum payout in the event of a total loss and exclusions for perils that are simply not covered.

3. Don't cut corners with coverage. For example, a minimum limit auto policy may cost a few dollars less now but in the event of an accident, it may not be enough to protect you in the worst-case scenario.

4. Purchase your policies from a reputable carrier. You buy insurance for the claim experience and you want your experience to be a good one.

Why should I choose an independent agent?

Independent agents are not bound to a single company. They have the ability to choose from multiple carriers and they can choose the best company to

suit your needs. Rates are constantly changing, and unlike captive agents, an independent agent can switch your carrier if that's the best coverage option for you. Choice matters.

Do you have any other advice for our Members?

Protecting your wealth is vital to your overall well-being. Most people would not have enough money in their bank accounts to replace their homes, vehicles, or belongings if they were to lose them instantly. Insurance can be a vital solution in response to accidents, natural disasters, or other unforeseen incidents.

For more information about how to insure your auto, home, or property, contact UFCU Insurance Services at (512) 421-8100 or (800) 223-4197.

Annual Meeting and Election of Directors

An election is scheduled in conjunction with University Federal Credit Union's 2018 Annual Meeting for four places on the Board of Directors.

Chairman of the Board John A Martin appointed a Governance/Nominating Committee lead by Committee Chair David W Niesel, PhD. The committee nominated the following Members to serve as UFCU Directors: Linus N Akanoh, Jr, CIA, CISA, CRMA, CGMS, Laura J Kilcrease, Molly Beth Malcolm, EdD, LPC, and John A Martin. UFCU's bylaws permit other nominations by petition if signed by 500 qualified Members and, together with a statement of qualifications and signed certificate stating the nominee is agreeable to such nomination and will serve if elected, is submitted to UFCU's Senior Manager, Assurance Services by 5 PM Central Standard Time on February 1, 2018. The election will be conducted by mail ballot only if there exists one or more petition candidates. Bylaws do not allow nominations from the floor at the annual meeting when one or more candidates exist for each open position.

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

Annual Membership Meeting

Monday, April 2, 2018 | 5:30 PM

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



Nominated to fill unexpired 3-year term to expire 2019:

Linus N Akanoh, Jr, CIA, CISA, CRMA, CGMS is a Strategic and Reputation Risk Senior Manager with Deloitte Risk and Financial Advisory. He has more than ten years of diversified professional services experience in the areas of crisis management, finance transformation, and disaster recovery grants management. In his current role, he helps clients in the development and operationalization of strategies to achieve timely, cost effective, and compliant recovery from natural disaster and man-made crises. A skilled facilitator, Mr Akanoh helps client teams and executives tackle tough business challenges through immersive lab experiences such as Deloitte Business Chemistry and the Strategic Risk Lab. Mr Akanoh has worked as adjunct faculty at the Bill Munday School of Business at St Edward's University. He currently serves as a member of the University's Board of Trustees and is also a Social Venture Partner with Mission Capital.



Nominated to fill 3-year term to expire 2021:

Laura J Kilcrease is the CEO of Alberta Innovates, a corporation that drives innovation from discovery to deployment in the province of Alberta, Canada. Formerly, she was founder and managing director of Triton Ventures, LLC, a venture capital fund that invests in spinout and early-stage technology companies. With more than 25 years of hands-on experience in commercializing technology, Ms Kilcrease has a deep understanding of how to cultivate new opportunities to "grow businesses around businesses" as well as how to deconstruct and reconstruct business models to achieve significant results. An active member of the community, Ms Kilcrease has given her time and expertise to a number of nonprofit boards, including the Women's Leadership Advisory Board of Harvard University's Kennedy School of Government, the Beyster Institute, World Congress for Information Technology 2006, the IC² Institute at The University of Texas at Austin™, the Austin Area Research Organization (AARO), and the Executive Committee of the Board of the Austin Chamber of Commerce, among others. She received her certification as a Chartered Management Accountant in the UK in 1980 and an MBA from The University of Texas at Austin in 1992. Ms Kilcrease has been a UFCU Member since 2014.



Nominated to fill 3-year term to expire 2021:

Molly Beth Malcolm, EdD, LPC is Executive Vice President of Campus Operations and Public Affairs at Austin Community College. She is a member of the President's Cabinet and serves as a senior advisor and also oversees the Office of Equity and Inclusion, International Programs, and all campus safety and operations. Dr Malcolm serves as a key point of contact to business leaders, government officials, international organizations, educational leaders, the public, and the media. She earned her Doctor of Education degree in Educational Administration from The University of Texas at Austin. A Licensed Professional Counselor, she earned an undergraduate degree from Southern Methodist University and a master's degree from Texas A&M University-Texarkana. Throughout her career, Dr Malcolm has worked to improve public and higher education. She has assisted clients ranging from health providers to educational institutions with government relations, public policy, and community outreach. She has extensive political experience and a long history of civic involvement. Dr Malcolm has been the recipient of numerous awards recognizing her state and community commitment.



Nominated to fill 3-year term to expire 2021:

John A Martin is a veteran of the construction industry and Vice President of Austin Commercial, LP, managing the Houston Division Unit. Since graduating from Oklahoma State University with a BS degree in Construction Management, he has managed over \$3 billion in construction projects, including the LBJ Presidential Library, the Texas State Capitol Dome Renovation, the Baylor Football Stadium, and over 40 projects on The University of Texas at Austin campus. He has received many prestigious awards recognizing his contributions for quality, safety, and leadership, including the Marvin M Black Partnering Award, top honors from the Associated General Constructors of America, and seven Platinum STEP Safety awards from The University of Texas System. He has also been recognized in Texas Monthly magazine's "Best Company to Work For" list nine years in a row. Mr Martin has served on the UFCU Board since 2009, and currently serves as Chairman of the Board. He is an avid wing shooter and fly fisherman. He resides in Katy, Texas, with his wife of 28 years and their two daughters.



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Inspiration. Service. Progress.

Whether you're looking to manage everyday finances or ready for the next big thing, these recent additions to our products and services can help you along your financial journey:

- Stay on top of your finances with upgraded Online Banking.
- Apply for a home loan and use our new Mortgage Services app to simplify the process.
- Visit our recently relocated and updated downtown location, with ATM kiosks.
- Apply for a Small Business Administration loan with UFCU on your side.

And here's what you can look forward to in the year to come:

- Enhanced phone services
- A new Financial Center in the Mueller area
- More and improved options for Online Banking and digital services

Thank you for your membership and for inspiring us to give back and do more.

