



Currency Affairs

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University
FEDERAL CREDIT UNION

Live Learn Prosper

ANNUAL MEETING AND ELECTION OF DIRECTORS

An election is scheduled in conjunction with University Federal Credit Union's 2014 Annual Meeting for three places on the Board of Directors.

ANNUAL MEMBERSHIP MEETING
Monday, April 7, 2014 - 5:30 PM
UFCU Plaza Event Center
8303 N MoPac Expy • Austin, TX

Chairman of the Board Jerry Davis appointed a Governance/Nominating Committee lead by Committee Chair John Martin. The Committee nominated the following members to serve as UFCU Directors for three-year terms: Mary A. Seng, Thomas J. Ardis, D. Michael Harris, Ph.D.

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 Vice President, Enterprise Risk Management by 5 PM Central Standard Time on February 7, 2014. 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.

Mary A. Seng

Mary Seng received an MA from The University of Wisconsin-Madison, joined the University of Texas General



Libraries in 1968, and was appointed Assistant Director of Facilities and Support Services in 1984. She retired in May, 1995, after 26 years with the University. Mrs. Seng has served five terms on the Board of Directors of University Federal Credit Union holding, at various times, the positions of Chairman, Vice Chairman, Secretary, and Treasurer of the Board. She has served on a number of Committees established by the Board of Directors and currently serves on the Asset Liability Management/Budget Committee.

Mrs. Seng has focused on broadened member services and enhanced service delivery to members by encouraging the opening of the University Branch and other subsequent branches throughout Austin. She pledges to continue to support programs and initiatives to provide improved financial services for UFCU members.

Thomas J. Ardis

Tom Ardis is President of SUMMAWeb, an Internet domain name registrar. He is formerly a Registered Investment Advisor and prior to that worked as a business manager for UT-Austin, UT-Medical Branch in Galveston, and The University of Michigan at Ann Arbor.



Mr. Ardis has been a member of UFCU since 1979. During that time, he served nine (9) years on the Supervisory Committee. Mr. Ardis has been a member of the Board of Directors since 1996, where he has served as Chairman as well as on the Executive Committee, Asset Liability Management/Budget Committee, and Governance Committee.

UFCU's assets have grown more than twenty-five fold in the time that Mr. Ardis has been a Volunteer. He favors a strategic balance between rates offered. He also favors expanded investment in both physical branches and electronic banking services to maintain the highest-quality Member experience.

Mr. Ardis also favors continued and controlled growth to make the University Federal Credit Union experience available to even more newly qualified Members. Toward that end, Mr. Ardis has also actively supported initiatives by the national credit union community to thwart efforts by the commercial bankers to restrict credit union membership.

D. Michael Harris, Ph.D., Treasurer

Michael Harris, Ph.D., CPA, CITP, is a tenured Professor of Accounting at St. Edward's University.



Dr. Harris joined St. Edward's after a business career of almost 30 years, serving primarily as senior financial executive in a variety of companies across several industries. His position at St. Edward's is the most rewarding position he has ever had, and he finds great joy in helping his students prepare for professional success in financial careers. Dr. Harris has served four terms on the Board of Directors of University Federal Credit Union.

Dr. Harris is an active consultant and a Director of several privately held companies. He donates his expertise freely, providing pro bono tax return preparation to colleagues and serving as Treasurer for Rivers Pointe Downtown Condominium Association in Estes Park. In addition he serves as Vice President and member of the Board of Directors for Stanley Hills Homeowner Association. He served on the Supervisory Committee before his election to the Board of Directors.

For more information regarding the election process, including how to obtain related documents, please contact the office of the Vice President, Enterprise Risk Management at (512) 467-8080 in Austin, (409) 797-3300 in Galveston or US Toll-Free at (800) 252-8311 x22311.

Interested in leading our cooperative?

Credit unions are unique financial cooperatives in that their boards of directors, committees and task forces are composed of volunteers. In an ongoing effort to diversify professional skills and experience represented among UFCU's volunteer leaders, UFCU's Governance/Nominating Committee encourages members interested in serving in a volunteer capacity to complete a volunteer application available from the President/CEO's office at (512) 467-8080 in Austin, (409) 797-3300 in Galveston or US Toll-Free at (800) 252-8311 x21008.



President's Report



Relationships are still all there is!

If you've seen our beautiful new corporate facility, UFCU Plaza, on North MoPac in Austin, you may have asked yourself, "Does UFCU still care about me, the member, as #1, or has it turned into just another billion-dollar organization?" Rest assured that, at UFCU, we still believe relationships are all there is!

My management team and I meet each Monday morning at 8 AM to set the stage for the week, and to remind ourselves of our mission to provide for the well-being of our members. We begin that meeting by sharing UFCU stories, focusing on memorable moments when we provided exceptional service to you and others in the UFCU family. I've found that sometimes showing people they are well-cared for goes beyond typical member service.

Here's a story that shows what I mean. While returning from lunch awhile back, one of our employees was caught in a rainy downpour, and called his manager to say he had just witnessed an accident and might need a few extra minutes. He returned a few minutes later with a woman and her two children, one of which was just a few months old. Apparently, the woman lost control of her car while turning into the shopping center parking lot and ended up on top of a curb. The UFCU employee tried to lift the car over but I guess he fell a few Wheaties short! He then noticed the woman inside the car crying, and found out she was hearing impaired and spoke a language other than English. The employee called for help and a tow truck, and when he returned to the branch, family in tow, he was completely drenched. He contacted the woman's husband and asked him to come to the UFCU branch where his family would be well-cared for waiting his arrival. The husband made it 15 minutes later, clearly relieved his family was safe and extremely happy someone offered them a hand. Did I say these people were not UFCU members? (Yes, we WANT them as members!) Still, it warms my heart that the UFCU representative acted without hesitation to help a family in need of assistance.

UFCU continues to enjoy success and growth as the communities we serve recognize the value proposition we offer. UFCU Plaza was obtained to accommodate, in one location, the necessary staffing that growth requires. If anything keeps me up at night, it's the thought of finding, training and keeping employees who share the relationship focus that we have maintained at UFCU since 1936. You have an important role to play in keeping us true to our mission.

We depend on you to "Tell us what you think", the good, the bad, and yes, even at times, the ugly. Drop us an email, review a product or service on ufcu.org, respond to a survey, comment on Twitter, or call me personally to help us serve you the way you prefer to be served.

Once again, thank you for the opportunity to be of service to you and your family.

Warmest regards,

Tony C. Budet
President/CEO



Did You Know Your Debt is “Portable”?

Most of us don't realize that debt is portable; you can move it to another financial institution easily. That's a huge fact when you realize that most people are paying way too much to finance their current debt.

And it's likely you're one of those people too, if your debt is some place other than the credit union.

Remar Sutton

One of UFCU's Independent Advocates

Why do many institutions charge you so much more interest? Because their business model is to maximize profit they make on you, not maximize savings for you. Good credit unions try to maximize their members' savings.

That opinion isn't hype, either—it's the opinion of a lot of consumer advocates and debt experts.

It costs you nothing to find out—right now—if you can save money by moving your debt. If you have a credit card, a store credit card, a car loan, a mortgage, or a signature loan, comparison shop that debt by talking to the credit union.

Is the credit union always going to be cheaper than your current financing source? Probably not. But for most of you, UFCU will be substantially cheaper for some of your debt. And some of you could save thousands and thousands, not just hundreds.

So, why would you keep debt at a place that charges you more money than the credit union?

My job is to be your independent advocate, not a salesperson. I am well aware that this column sounds like a commercial for UFCU. It is not. This is a commercial for common sense.

Call and ask UFCU to compare the cost of your current debt at other institutions to UFCU's cost. And then do me this big favor: email me and tell me how much money you've saved! Just email me at remar@foolproofhq.com.

Successful in College? Good. But How Successful is Your Budget?

Do you know the biggest reason students drop out of college? Money issues. That's why being in control of your budget at all times is a very smart thing to do.

Sticking with a budget isn't hard if you have a plan:

First, don't kid yourself. If you don't have a detailed budget plan, then you're not really budgeting. Our www.foolproofsolo.com website can help you. Set up an account and work through the “Burning Money” module.

Second, find a program that can help you manage and track your budget. Google “online budget calculator” and find a program that you like. UFCU's personal financial management tool is UFCU Money Manager. Another is mint.com

Whatever the program, make sure you allow for unexpected expenses. As you know, college is loaded with unexpected expenses. Google “unexpected college expenses” to see what I mean.

Top Tips:

- *Record every expense. Simply listing expenses can help you spend less. Download a phone app for budgeting or simply use your phone's notepad.*
- *Don't buy an item if it's not in your budget.*
- *Get a library card. Virtually every library has free WiFi.*
- *Search “setting up a price book.” Price books let you track the cheapest place to buy repeat items.*
- *Learn how to find and use “good” coupons. Search “using coupons effectively” to hone your skills.*
- *Search for legit student discounts. Search by topic: “student food discounts.” Then search for scams on that topic: “problems with student food discounts,” for instance.*

Sticking to a budget in college is a survival skill, not an option. Practice that skill every day.



Head to getreal.ufcu.org.

Cheers, Will.

Will deHoo

One of UFCU's Independent Advocates

Austin Real Estate Market Update

The Austin real estate market continues to sizzle.

While Austin's housing market continues to show strong demand, our diminishing inventory is at a critical level.

Inventory of available homes is down to a mere 2.8 month supply and lots to build on are becoming a hot commodity. In most areas, sellers can expect strong interest in their homes and buyers should be prepared to compete for properties.

Here are the statistics for the August 2013 as compared to August 2012 (reproduced with the permission and courtesy of Realty Austin).

August 2012 vs August 2013

Average Sale Price
\$10K more than last year!



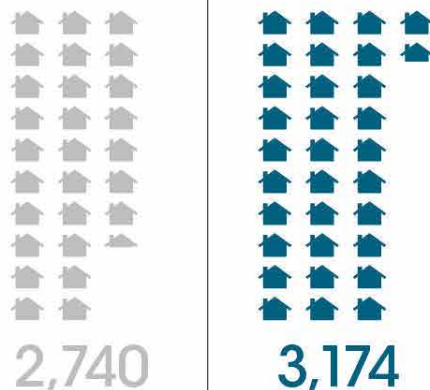
Total Volume
36% more than last year!



Median Sale Price
6% more than last year!



New Listings on the Market
16% more than last year!
🏠 = 100 listings

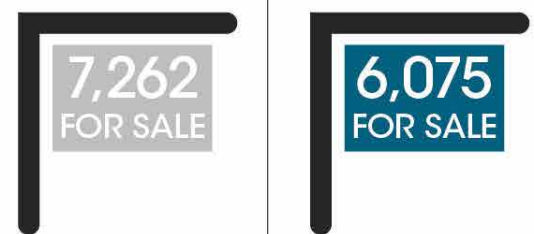


August 2012 vs August 2013

Average Days on Market
19 days fewer than last year!



Active Listings on the Market
16% fewer than last year!



Pending Sales
9% more than last year!



Homes Sold
30% more than last year!



Months of Inventory
1.2 months less than last year!



Member Education Seminars & Events

Register at ufcu.org

Date	Day	Topic	Time	Location
02/11/14	T	First Time Home Buyers	6 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
02/13/14	TH	Long Term Care	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
02/18/14	T	Retirementology	6 PM	Highway 79 Financial Center 120 Palm Valley Cv, Round Rock, TX 78665
02/19/14	W	Understanding Social Security Benefits	6 PM	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
02/26/14	W	Pacific Life PremierCare Advantage	6 PM	Brodie Financial Center 9925 Brodie Ln, Austin, TX 78748
02/27/14	TH	Retirementology	6 PM	Lakeline Financial Center 13860 Hwy 183 N, Austin, TX 78750
03/12/14	W	Long Term Care	6 PM	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
03/13/14	TH	How To Avoid 6 Common Investing Mistakes	6 PM	Lakeline Financial Center 13860 Hwy 183 N, Austin, TX 78750
03/15/14	S	Shred Day	10 AM – 2 PM (or until truck is full)	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
03/25/14	T	Teacher Retirement System 101	6:30 PM	University Financial Center 2244 Guadalupe St, Austin, TX 78705
03/27/14	TH	Insuring Your Automobile	6 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
04/1/14	T	First Time Home Buyers	6:30 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
04/07/14	M	Annual Meeting	5:30 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
04/17/14	TH	Long Term Care	6 PM	Lakeline Financial Center 13860 Hwy 183 N, Austin, TX 78750
04/24/14	TH	Women & Investing	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
04/24/14	TH	Insuring Coastal Properties	5:30 PM	Hilton Galveston 5400 Seawall Blvd, Galveston, TX 77551
04/30/14	W	Tap Into Solutions to the Global Water Crisis	6 PM	Ben White Financial Center 130 E Ben White Blvd, Austin, TX 78704
05/08/14	TH	Teacher Retirement System 101	5:30 PM	Hilton Galveston 5400 Seawall Blvd, Galveston, TX 77551
05/14/14	W	Small Business Retirement Plans	6 PM	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
05/15/14	TH	Retirementology	6 PM	Whitestone Financial Center 3200 E Whitestone Blvd, Cedar Park, TX 78613
06/10/14	T	I'm Retiring from TRS (but may not be retiring)	6 PM	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
06/11/14	W	Long Term Care	6:30 PM	Westlake Interactive Financial Center 701 S Capital of TX Hwy, Westlake Hills, TX 78746
06/14/14	S	Shred Day	10 AM – 2 PM (or until truck is full)	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751

Topic	Details
First Time Home Buyers	It is Time to Own your First Home! UFCU is here to help. Come learn how to buy your very first home. 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. Learn how to stop renting and enjoy all the financial and personal benefits of owning your own piece of Austin. Equal Housing Lender. 8303 N MoPac Expy, Austin, TX 78759. NMLS #441215
How to Avoid 6 Common Investing Mistakes*	Have you ever let your emotions get involved in your investment decisions? My brain made me do it is a fact-based seminar that takes a peek into the human brain and explores how it reacts to emotional situations. Join us and learn how to avoid common investing mistakes by keeping your brain in check.
I'm Retiring From TRS (but may not be retiring)*	Please join us to learn more about your choices and opportunities when considering retirement from TRS. We will also discuss things you need to consider when TRS says you are eligible to retire from the system but you aren't sure you are financially ready to retire completely.
Insuring Coastal Properties	All home insurance policies are not the same, and it is very important to know what you are buying when you are insuring your home. Topics discussed will be: - The correct dwelling limit for your home - Basic home insurance coverages - Liability and the homeowner - Windstorm policy - Flood policy
Insuring Your Automobile	Having the correct auto insurance coverage can save you time and money. Topics discussed will be: - Auto insurance policies and the different types of coverages available liability limits - The real definition of full coverage - Why minimum coverage is not a wise purchase
Long Term Care**	What's your Long-Term Care plan? - Find out how to protect yourself and your family from one of the most costly services not covered under general medical care plans. - Learn how Long-Term Care Insurance protects you in the event of prolonged physical illness. - Discover the advantages of purchasing a Long-Term Care policy while you are young.
Pacific Life PremierCare Advantage**	Part of living well is planning ahead. You have wisely nurtured your financial well-being by diligently saving throughout your career. The result is that you've built enough savings to hopefully last you throughout a rewarding retirement. However, we are finding that there is a significant component of protection that's missing and, for some people, this could upend even the most solid retirement plan. Topics: - Long Term Care statistics - Discuss traditional Long Term Care insurance pros and cons - Pacific Life Insurance Company's Pacific PremierCare Advantage, a universal life insurance policy with long-term care benefits Presenter: Jason Wolf, Pacific Life Insurance Company
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 will also be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark your calendars now!*
Small Business Retirement Plans*	Running a small business means that you wear many different hats. From salesperson to accountant to many more, you have to make decisions on a daily basis. Let us help with your retirement plan choices. Join us for this educational seminars where we will discuss the different plans available to you as a small business owner as well as the tax consequences of each plan.
Tap Into Solutions to the Global Water Crisis*	Why Invest In Water? A global issue for decades to come, this presentation offers an explanation of the water investment cycle, presents information on water recycling, discusses the role of a water investment in a diversified portfolio and provides key reasons to consider the Calvert Global Water Fund.
Teacher Retirement System 101*	As an educator, it is important to you to help your students understand the choices that are available to them. At UFCU, we feel the same way about our members. Please join us to learn more about your choices and opportunities when considering retirement from TRS. Topics include: - TRS Retirement Rules - TRS Standard Annuity Calculation - Partial Lump Sum Option (PLSO) - Government Pension Offset (GPO) - Windfall Elimination Provision (WEP)
Understanding Social Security Benefits*	Make Social Security work for you. The Social Security eligibility rules are generally the same for everyone—but no one's life, retirement goals, or financial needs are exactly the same. So before you retire, ask questions. When should you begin Social Security? Do you plan to keep working? And how can you be certain your essential expenses are covered? Attend this important event to learn about the Social Security strategies that may fit into your overall plan for creating lifetime retirement income.
Women & Investing*	Women have unique financial issues and needs. This seminar provides information you need to know to take control of your finances now and in the future for all stages of your life: just starting out, with family and career responsibilities, or if you are approaching or already in retirement.

* 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.

** Insurance products and services are offered through CUSO Financial Services, Inc. ("CFS"). Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve risk including possible loss of principal.** Investment Representatives are licensed through CFS. The credit union has contracted with CFS to make certain insurance products and services available to credit union members.

For specific tax advice please consult a qualified tax professional.

Protect your company and employees with small business insurance



UFCU Insurance Services offers a full range of protection for your business through highly rated insurance companies at competitive prices. Whether you are just starting out or have been in business for years, we can provide the right policy for you.

We offer the following types of coverage:

- **Commercial Auto**
- **Commercial Property**
- **Business Personal Property**
- **General Liability**
- **Worker's Compensation**

Contact us today for a free quote at (512) 421-8100 or InsuranceServices@ufcu.org.

Organizing Your Estate

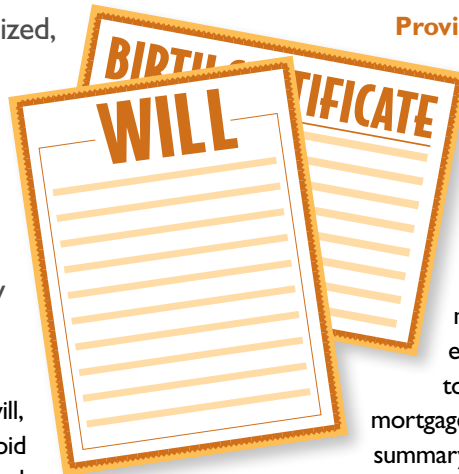
If the records you leave behind are disorganized, your executor or personal representative will have to spend time sifting through your paper trail. Since your estate cannot be distributed until your executor gathers all your records and files federal and state forms, the delay may cause a hardship for your loved ones. Organizing your estate now will help your family later.

Inform Your Executor

Your executor will need immediate access to your will, so he or she should know where it is located. Avoid keeping your will in an inaccessible place like a bank vault or safe deposit box. Also, let your executor know if you have any additional documents, such as trust agreements.

Take an Inventory of Your Assets

Give your executor a list of your assets, including cars, real estate investments, business interests, and collectibles. Also, provide your executor with account numbers and locations of your bank, brokerage, and mutual fund accounts.



Provide Benefits Information

Your executor should have the account numbers and locations of your retirement plan accounts, as well as your Social Security number so he or she can claim family benefits.

Supply Important Records

Your executor's job will be easier if you have provided copies of your birth certificate and any marriage certificates and divorce judgments. Your executor also will need an updated list of companies to which you have financial obligations, including mortgages, credit cards, and personal loans. Make a detailed summary of your insurance policies — life, medical, disability, homeowners, and automobile — including agents' names, policy numbers, and locations. Finally, give your executor the names and addresses of members of your immediate family.

Keep Your Information Current

Periodically review your financial records and update the information you provide to your executor. Keeping your information current can alleviate confusion for your executor and needless delays and expense for your loved ones.

WHITESTONE IS NOW AN INTERACTIVE FINANCIAL CENTER

UFCU's Whitestone Financial Center has converted to an interactive financial center. Interactive financial centers are designed to eliminate the physical barriers that separate members from UFCU representatives enabling you to have a more personal experience.

FEATURES OF AN INTERACTIVE FINANCIAL CENTER

You choose the style of service you need.

- Quickly access your cash or make a deposit through our financial kiosks;
- Apply for a loan at our online center;
- Have a UFCU representative guide you through life events such as purchasing a vehicle, buying your first home, retirement, and meeting all of your financial needs.

TRANSACTIONS AVAILABLE VIA A UFCU FINANCIAL KIOSK

Traditional withdrawal and deposit forms are a thing of the past; all you need is your UFCU Debit/ATM card to quickly and efficiently perform financial transactions in an advanced manner.

- In one transaction, deposit:
 - Up to 50 bills in any denomination;
 - Up to 30 checks payable to the account holder.
- Withdraw funds;
- Transfer funds within your UFCU account;
- Get a credit card cash advance (Four-digit credit card PIN is required);
- Print deposited check images on your receipt.

PRODUCTS AND SERVICES AVAILABLE AT A UFCU INTERACTIVE FINANCIAL CENTER

At UFCU interactive financial centers the following products and services are available:

- Savings and checking accounts;
- Auto, mortgage and personal loans;
- Credit cards;
- Insurance;
- Investment and Trust Services.

Visit our newly remodeled Whitestone location; we'd love to give you a tour.



LOBBY HOURS
Monday-Friday, 9-5
Saturday, 10-2

DRIVE-THRU ATMS:
24/7

Don't Tax My Credit Union

Being in a credit union means you're part of a not-for-profit financial cooperative. UFCU truly belongs to you and thousands of members like you.

Credit unions have been exempt from federal tax for nearly 100 years. Unlike banks that focus on making profits for investors, credit unions return their earnings to members like you. That means credit unions can offer low fees, competitive interest rates on savings and more affordable loans for middle class families.

Congress is considering comprehensive tax reform and looking to close loopholes. The big banks are trying to push them into adding the legitimate tax-exempt status of credit unions to the list.

We need you to act today. Join thousands of other members to tell your Legislators, "Don't Tax My Credit Union!" It's easy and convenient. Just visit www.DontTaxMyCreditUnion.org to contact your U.S. Representative and Senators now!



Board of Directors/ Senior Leadership

Board of Directors:

Gerald (Jerry) L. Davis, Ph.D., Chairman
John A. Martin, Vice Chairman
Ellen E. Wood, Secretary
D. Michael Harris, Ph.D., CPA, CITP, Treasurer
Thomas J. Ardis
Neal E. Armstrong, Ph.D.
Carl E. Hansen, Ph.D.
Cynthia A. Leach
Mary A. Seng
George K. Herbert, Ph.D., J.D., Director Emeritus
Frank J. Peters, Director Emeritus

Supervisory Committee:

C. Cale McDowell, J.D., Chairman
Chris A. Plonsky, Secretary
Ned H. Burns, Ph.D.
C. Brian Cassidy, J.D.
Brady M. Cole, RADM USN SC (Ret)

Principal Officers:

Tony C. Budet, President/CEO
Yung V. Tran, CPA, Executive Vice President

Vice Presidents:

Michael E. Crowl, CPA, VP, Finance/CFO
Jeff E. Goff, VP, Business Services
Heather M. McKissick, VP, HR/Organizational Development
John C. Petrey, VP, Information Technology/CIO
Aaron M. Persons, VP, Retail Services
Laurie A. Roberts, SVP, Mortgage and Consumer Lending
Ellen S. Simpson, VP, Enterprise Risk Management
Sheila Jo Wojcik, Ph.D., SVP, Communications/Corporate Affairs

Save up to \$15 on TurboTax®



This year, accomplish something you never thought possible – do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, UFCU members save up to \$15 on TurboTax federal products.

- *No tax knowledge needed. TurboTax translates taxes into simple questions about your life, and puts your information in the right places for you.*
- *Double checks as you go. TurboTax coaches you every step of the way and automatically double checks your return for errors.*
- *You're never alone. If you have questions, TurboTax has answers and is ready to help.*

As always, with TurboTax you're guaranteed to get your maximum refund – or your money back.¹

Visit ufcu.org to save with TurboTax and learn more about all of the tax preparation discounts available to UFCU members.

¹ Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax or SnapTax federal and/or state purchase price paid. TurboTax Online Federal Free Edition customers are entitled to payment of \$14.99 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your TurboTax or SnapTax filing date and no later than 6/15/14. Efile, Audit, Defense, Ask a Tax Expert, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the TurboTax Satisfaction (Easy) Guarantee.

© 2013-2014 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2013. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.



JOIN THE
FUN
TODAY

Register online at
LonghornsKidsClub.com

- FREE admission to over 100 UT Athletics events!
- Exclusive access to Longhorns Kids Club parties!
 - Two membership levels to choose from!
 - Great Longhorns gear and prizes!

Building Future Longhorns!

With the help of Hook 'Em, Bevo, and University of Texas sport programs, the Longhorns Kids Club offers something for children 8th grade and under. On The Forty Acres, the Longhorns Kids Club is the best way to get your child involved with UT Athletics!



Texas Football Jersey included with All-American Package (number not guaranteed)

All-Conference Package Items (offers choice between baby blanket and t-shirt)



YOUR story makes up OUR story...

In the winter edition of our newsletter, we mentioned that your well-being is at the core of every decision we make. We also mentioned our new website would reflect what makes us most successful, -- and that is you, our member. Moving forward, our intention is to feature your feedback throughout our new website, focusing on what it means to be a UFCU member -- not just another banking customer.

We'd love to share your stories with fellow UFCU members, so let us hear from you. Let us know how UFCU has helped you achieve a success or milestone. Was UFCU able to help you get back on track financially, or improve your credit score? Let us know! Show us the pictures of a car or the home UFCU helped you buy. If we made your day a little brighter, tell us how. We are ready for the world to see the true UFCU story through your stories.

WHERE CAN YOU SHARE?



FACEBOOK: Search UFCU, and upload your story through our "Stories" tab.



TWITTER: Search @UFCU, and make sure to include the hashtag #MyUFCU.



WEBSITE: Visit ufcu.org/MyUFCU



Lyndee Bennett

UFCU Marketing
Media Project Manager

International Wires Update

UFCU no longer processes outgoing International Wires. Members can now send International Wires and ACH using Western Union Business Solutions. For more information, please visit ufcu.org/go/wires.

Holiday Closings

UFCU will close in observance of the following holidays:

- NEW YEAR'S DAY** Wednesday, January 1, 2014
- MARTIN LUTHER KING, JR.'S BIRTHDAY** Monday, January 20, 2014
- PRESIDENTS' DAY** Monday, February, 17, 2014
- MEMORIAL DAY** Monday, May 26, 2014
- INDEPENDENCE DAY** Friday, July 4, 2014

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 Cv, 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

- UFCU PLAZA** 8303 N MoPac Expy, Suite A105, Austin, TX
- LAKEWAY** 1213 Ranch Road 620 S, Lakeway, TX

YOU CAN REACH US BY DIALING

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- US Toll-free..... (800) 252-8311
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