

Currency Affairs



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GetREAL | Austin Housing Market | Downtown Relocation


University
FEDERAL CREDIT UNION[®]
Live Learn Prosper



**Love Your Car,
But Not Your
Payment?**

**Did you get taken for a ride on your auto loan?
UFCU is here to help.**

Refinance your auto loan from another lender, save money and receive these great benefits:

- Rates as low as **2.15% APR***
- Fast approval and flexible terms
- Auto insurance savings (request a free quote)

Apply online today at wheels101.com.



* APR=Annual Percentage Rate. Rate is NOT available on loans already financed with UFCU and is based on 37 to 75 month term. Your rate may be higher or lower based on your credit and the term of your loan.

President's Report



Let's GetREAL!

A question regarding your visits to the UFCU website...Do you visit us online simply to check your account balances, or do you perform other business with the Credit Union? Do you check-out what's new? Or maybe, you look to see if our next scheduled Shred Day will make it possible for you to get your home files in order?

If you visit only to assess status of your account, you're missing something greatly important to the health of your finances: UFCU's huge arsenal of tools designed to make you financially savvy.

For nearly 15 years, UFCU's website has featured straightforward, trustworthy and unbiased financial information designed to help you and your family protect and grow your money. Each month, we offer a variety of new financially oriented articles, videos and podcasts.

Check out getREAL, a treasure trove of money-saving resources regularly developed by a group of independent consumer advocates led by Remar Sutton and Will deHoo. The materials are all available on UFCU's getREAL consumer website. And getREAL can be trusted, as it relies on no commercial advertisements whatsoever!

By the way, the resources getREAL offers you normally have nothing to do with any products or services offered by UFCU. These resources are developed to truthfully inform consumers about products and services. Here's a sample of recent topics:

- *How to pay less tax legally and boost your savings.*
- *Why you should question all advertising.*
- *Would you recognize these emails scams?*
- *The right and wrong way to pay down student debt.*
- *Rip-offs aimed at older Americans.*
- *Gas-saving myths and tips.*

Why do we offer you these resources? You're a part of our family, and families take care of themselves. We care about your financial health. We're not just being noble, either. Quite frankly, if you falter financially, the Credit Union falters. If you're smart with money, we all grow stronger.

In the near future, I'll begin forwarding you occasional emails communicating the power of getREAL, including links to our latest getREAL resources. I want to make it easy for you to access this useful information that can make a positive impact on your pocketbook.

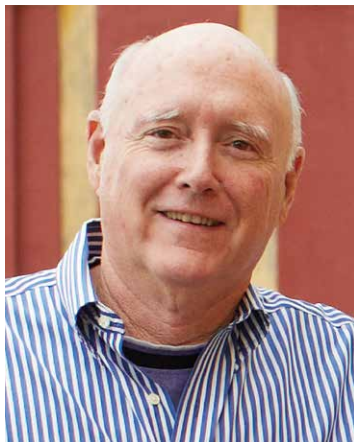
When you get that email, please take a look! Then, if you're so inclined, forward me a note if you find getREAL personally valuable.

As always, thank you for the opportunity to be of service to you and your family.

Warmest regards,

A handwritten signature in black ink, appearing to read 'Tony C. Budet'. The signature is fluid and cursive, written over a white background.

Tony C. Budet
President/CEO



Do You Get Resources Like This From Many Other Businesses?

Remar Sutton

One of UFCU's Independent Advocates

Ever spent money on something that didn't live up to your expectations? Guess what: You may be making that mistake more, not less.

SMARTER SELLERS: The reason you'll probably be making more money mistakes is pretty simple; sellers and marketers are getting a lot more sophisticated.

HAVE YOU HAD THIS HAPPEN YET? You do a web search on a topic and shortly after the search, you start seeing advertisements related to your search!

OR HOW ABOUT THIS: A clerk at a checkout counter asks if you are a member of the store's loyalty program.

OR: You've noticed that the ads you see online and the spam emails you receive are very specifically targeted at people your age.

THE REALITY: Pretty much everything about your life, your health, your credit and your spending habits is now being sold to marketers.

THAT'S PRETTY SCARY WHEN YOU THINK ABOUT THE OBJECTIVE OF MOST

SELLERS: To sell, whether or not you need to buy. To sell, even if their product or service is lousy. To sell, even if you can't afford to buy.

None of this is inherently wrong. Virtually every successful business—for profit or not—uses smart marketing, including UFCU. Some market ethically, but frankly, some don't.

So how do you find the good apple in the barrel? Choose carefully.

The solution isn't rocket science. It requires you to adopt three simple habits: Learn to question sellers. Use caution. Always do independent research.

WHICH BRINGS ME TO THIS COLUMN'S HEADLINE: Do other businesses you use allow people like me to encourage you to slow down before spending money? Do they encourage you to compare their product or service with other products or services before spending? Does your bank do that?

UFCU not only encourages you to slow down and compare, it provides you an entire website of consumer resources based on the principles of questioning sellers, using caution, and doing research.

That site is called **getREAL**.

It says a lot about UFCU that they sponsor this site for you, don't you think?

Are You Making These Casual Money-Burning Mistakes?

Is this you?

Buying extra items to meet a store's minimum to use a card. You meant to buy a single soft drink, but end up spending \$10 rather than \$2, just to meet the store's minimum card charge fee. If you make more than 100 purchases like this yearly, at \$8 a pop, you're throwing away \$800.

The Solution: Keep cash in your pockets for incidentals.

Ordering extras when you eat out. You order the thrifty \$7 special and then add an appetizer, a dessert, and a drink. Your bill is \$20 rather than \$7. Do that once a week and throw away more than \$6,500 in 10 years. You could buy a used car with that money!

The Solution: Drink water and take a sweet with you to nibble on when you leave.

Surfing cool websites for entertainment. "One click" buying was invented for impulse buyers. Impulse buy, and you can easily burn \$1,800 in unneeded purchases over 18 months.

The Solution: Don't leave your credit or debit card info on websites. Having to enter info each time is a good roadblock.

Stopping at random stations for gas. If you don't shop for the lowest gas price, you can easily burn a dime per gallon.

The Solution: On your smart phone, search "find cheap gas" to locate the cheapest source near you. And always use cash or a debit card for gas.

So, is this you? Breaking these money-burning habits is worth a try, don't you think?



Cheers, Will.

Will deHoo

One of UFCU's Independent Advocates

AUSTIN'S CHALLENGING HOME MARKET: HOW CAN I WIN?

Austin is certainly a challenging real estate market for those searching for a new home. We have a limited number of homes for sale, very few available new construction homes, and a large number of people moving daily into our city. Here are some tips to help you "win the bid" on an available home you really, really want to own:

Be Prepared:

Assemble a team to support you. Visit UFCU and consult with one of our Mortgage Loan Officers. We will discuss your home dreams and your financial picture, recommend the right mortgage loan for your personal plans, and issue a Pre-Qualification letter that will need to accompany any offer on a home. Today's sellers want to know if you can actually borrow the money needed to buy their home. Then, interview REALTORS®. You will want someone who can guide and represent you in finding a home, negotiating a contract, and leading the way to a successful closing.

Be Quick:

Homes in good condition and in good locations will sell fast, sometimes in hours or in one day. There are often several offers on the same home. If your agent calls you with a home that fits your needs and your budget, be prepared to drop everything to see that home and make an offer. This is not a market to "sleep on it" because someone else will buy the home. The Texas contract has an "option period" that permits you to change your mind within a specified period; but once the home is under contract to another buyer, your chances just fell to zero.

Be Human:

Most buyers and sellers never see or meet one another. To make your offer up-close and personal, write a letter to the seller introducing yourself and your family, your pets and your work. Tell them what you like about the home and why you would like to live there. If two offers look the same financially, the letter may make a difference.

Be Reasonable:

Your REALTOR® will tell you if the seller's asking price is within range, and also will offer advice about what your offer price should be. Trust your expert. Offer a price that is well within the market value, ask for no seller contributions, and limit any complications in the contract. Make it easy for the seller to say "yes" to your offer.

Be Liquid:

Appraisals for a mortgage loan look to the past for comparable sales, and often do not match the price you offered to buy the home. Be prepared to have the liquid funds to make up the down payment difference between your contract price and the appraised value. Talk with your agent about how much additional down payment you have or are willing to pay should the appraisal come in lower than your contract price.

Be Supported:

Your real estate agent and your UFCU Loan Officer are there to help you make good decisions in this crazy market. Rely on their experience and their desire to help you make good financial decisions.

And, Finally, Be Ready to Compromise:

If this is your first home, it probably will not be your "dream home". Be ready to accept less to "get in the real estate game." Paying your own mortgage as opposed to your landlord's mortgage, creating tax deductions, and building equity and wealth begins with your first home purchase. Think of it as a true starter home, where you start the climb toward your next home.



NMLS # 441215

8303 N MoPac Expy, Austin, TX 78759

Member Education Seminars & Events

Register at ufcu.org

<i>Date</i>	<i>Day</i>	<i>Topic</i>	<i>Time</i>	<i>Location</i>
07/22/14	T	Women & Investing	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
08/13/14	W	Understanding Social Security Benefits	6 PM	Ben White Financial Center 130 E Ben White Blvd, Austin, TX 78704
08/14/14	TH	Investing 101	6 PM	South Mopac Financial Center 5033 US Hwy 290 W, Austin, TX 78735
09/02/14	T	Long Term Care	6 PM	Highway 79 Financial Center 120 Palm Valley Cv, Round Rock, TX 78665
09/09/14	T	First Time Home Buyers	6:30 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
09/13/14	S	Shred Day	10 AM – 12 PM (or until truck is full)	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
09/17/14	W	AXA Structured Capital Strategies	6 PM	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751
09/18/14	TH	AXA Structured Capital Strategies	6 PM	Lakeline Financial Center 13860 Hwy 183 N, Austin, TX 78750
09/23/14	T	Small Business Security Training	6 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
09/25/14	TH	Insuring Your Home	6 PM	UFCU Plaza Event Center 8303 N MoPac Expy, Bldg C 1 st Floor, Austin, TX 78759
11/20/14	TH	Women & Investing	6 PM	Steck Financial Center 3305 Steck Ave, Austin, TX 78757
12/02/14	T	How To Avoid 6 Common Investing Mistakes	6 PM	Highway 79 Financial Center 120 Palm Valley Cv, Round Rock, TX 78665
12/13/14	S	Shred Day	10 AM – 12 PM (or until truck is full)	N Guadalupe Financial Center 4611 Guadalupe St, Austin, TX 78751

Topic	Details
AXA Structured Capital Strategies*	As a savvy or not-so-savvy investor, the goal is to attain long term gains while helping to minimize risk. Please join us at the seminar for more information on AXA Structured Capital Strategies.
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 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.
Insuring Your Home	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: - How home insurance rates are determined - The different types of home insurance policies - The correct dwelling limit for your home - Basic home insurance coverages - Optional home coverages - Liability and the homeowner
Investing 101*	At UFCU, we can get you started down the right path! This course offers a basic understanding of investments from the ground floor and includes topics such as investment basics, mutual funds, and asset allocation.
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.
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. GES (Global Environmental Recycling) will be on-site to collect and recycle your electronics. For more information regarding GES and for a list of acceptable recycling items visit www.GESRecycles.com . 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! Weather permitting
Small Business Security Training	Small businesses are especially vulnerable to fraud from both internal and external sources. This seminar provides information you need to know to protect your business from emerging threats. If you're a small business owner, or thinking of opening a small business, this seminar is for you!
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.



The Fed's Great Unwind and Your Portfolio

After more than five years of unprecedented support for the economy, the Federal Reserve Board has begun to reduce its purchases of bonds. And though the Fed has said interest rates may stay low even after unemployment has fallen to 6.5%, higher rates increasingly seem to be a question of timing. Both of those actions can affect your portfolio.

Bond purchases: The Tale of the Taper

In the wake of the 2008 credit crisis, the Fed's purchases of Treasury and mortgage-backed bonds helped keep the bond market afloat, supplying demand for debt instruments when other buyers were hesitant. Fewer purchases by one of the bond markets' biggest customers in recent years could mean lower total overall demand for debt instruments. Since reduced demand for anything often leads to lower prices, that could hurt the value of your bond holdings.

On the other hand, retiring baby boomers will need to start generating more income from their portfolios, and they're unlikely to abandon income-producing investments completely. Those boomers could help replace some of the lost demand from the Fed. Also, the Fed's planned retreat from the bond-buying business has roiled overseas markets in recent months; when that kind of uncertainty hits, global investors often seek refuge in U.S. debt.

Rising interest rates

When interest rates begin to rise, investors will face falling bond prices, and longer-term bonds typically feel the impact the most. Bond buyers become reluctant to tie up their money for longer periods because they foresee higher yields in the future. The later a bond's maturity date, the greater the risk that its yield will eventually be superseded by that of newer bonds. As demand drops and yields increase to attract purchasers, prices fall.

There are various ways to manage that impact. You can hold individual bonds to maturity; you would suffer no loss of principal unless the borrower defaults. Bond investments also can be laddered. This involves buying a portfolio of bonds with varying maturities; for example, a five-bond portfolio might be structured so that one of the five matures each year for the next five years. As each bond matures, it can be reinvested in an instrument that carries a higher yield.

If you own a bond fund, you can check the average maturity of the fund's holdings, or the fund's average duration, which takes into account the value of interest payments and will generally be shorter than the average maturity. The longer a fund's duration, the more sensitive it may be to interest rate changes. Note: All investing involves risk, including the loss of principal, and your shares may be worth more or less than you paid for them when you sell. Before

investing in a mutual fund, carefully consider its investment objective, risks, fees, and expenses, which are outlined in the prospectus available from the fund. Read it carefully before investing.

For those who've been diligent about saving, or who have kept a substantial portion of their investments in cash equivalents such as savings accounts or certificates of deposit, higher interest rates could be a boon, as rising rates would increase their potential income. The downside, of course, is that if higher rates are accompanied by inflation, such cash alternatives might not keep pace with rising prices.

Balancing competing risks

Bonds may be affected most directly by Fed action, but equities aren't necessarily immune to the impact of rate increases. Companies that didn't take advantage of low rates by issuing bonds may see their borrowing costs increase, and even companies that squirreled away cash could be hit when they return to the bond markets. Also, if interest rates become competitive with the return on stocks, that could reduce demand for equities. On the other hand, declining bond values could send many investors into equities that offer both growth potential and a healthy dividend.

Figuring out how future Fed decisions may affect your portfolio and how to anticipate and respond to them isn't an easy challenge. Don't hesitate to get expert help.

Why do I need flood insurance?

Homeowners insurance does not cover flooding due to rising water outside of your home. There are many factors that can contribute to flooding, such as rapid rain accumulation, poor drainage systems and broken water mains.



The first thing every homeowner should understand is that EVERYONE lives in a flood zone. The question a homeowner should ask themselves is, am I willing to risk paying for flood damage myself? Even people who live on a hillside can suffer flood damage by mudflow, which is covered under the flood insurance policy. A flood certificate will determine the likeliness of flooding for your home. The lower the risk of flooding, the lower your flood insurance rate will be.

We recommend that you purchase a flood insurance policy for the replacement value of your home. The National Flood Insurance Program (NFIP) only covers homes up to \$250,000 and contents for \$100,000. For homes valued at more than \$250,000, we recommend that an excess flood insurance policy be purchased to bridge the gap between the NFIP policy and replacement cost.

Flood insurance rates for low-risk zones are very inexpensive. However, don't wait until a rain event to purchase a policy. There is a mandatory 30-day waiting period for policies that are not required by your lender.

Revocable Living Trust: Help in a Health Crisis

A revocable living trust is a flexible legal arrangement that may prove very useful to you in your planning. When you establish the trust, you transfer ownership of some or all of your assets to the trust and name yourself (and perhaps your spouse) as the primary beneficiary. As with any trust you create, you specify in the trust agreement how the trust property is to be managed and distributed. Because the trust is revocable, you can change or terminate it at any time. Upon your death, the trust assets do not go through probate.

A Major Use

One reason for establishing a revocable living trust is to arrange for the management of your assets if you should become incapacitated. In the event of your disability, your trustee or successor trustee can make investment decisions and handle other financial matters for your benefit. This arrangement avoids the expense and complications of a court-ordered guardianship or conservatorship.

Funding the Trust

When you set up the trust, you have the option of fully funding it immediately or giving a trustworthy person power of attorney to transfer assets to the trust if you become disabled. You also have the option of having the trust continue after your death to provide asset management for your family. In that case, you might consider including a "pour-over" provision in your will directing that your remaining assets be transferred to the trust.

To learn more about the benefits of a living trust and find out whether such a trust suits your needs, contact us today.

A Better UFCU Online Banking Is Coming. Are You Ready?

Exciting news! Preparations are underway to upgrade our online banking system to provide enhanced functionality and a simplified user experience, including:

- Customizable dashboard view of accounts to focus on what matters to you,
- Easy and intuitive transfers whether between your own accounts or to family and friends,
- Personal financial management tools to help you better manage your money,
- Strong security, including responsive alerts and behind the scenes fraud detection,
- And more!

Here's How To Get Ready For The Upgrade:

1. Verify your contact information in Online Banking. **We must have your current email and zip code before you can access the new system.**

Steps to Verify/Update Email Address

1. Log into UFCU Online Banking at ufcu.org
2. Verify email address at top right corner
3. To update your email address, click the Update button
4. Enter and re-enter your correct email address, and click the Update button

Steps to Verify/Update Address and Phone Number

1. Log into UFCU Online Banking at ufcu.org
2. Click on Change Address (in the left navigation column)
3. Verify Address and Phone Numbers
4. Make any necessary updates and click submit

2. Check ufcu.org regularly for Online Banking updates.



Board of Directors/ Senior Leadership

Board of Directors:

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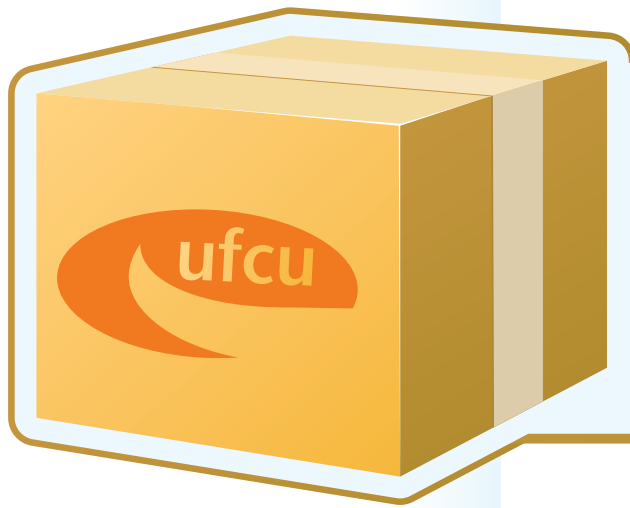
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I Need Life Insurance, But What Kind?

Choosing the right life insurance can be confusing. There are plenty of well-intentioned people that will tell you that term insurance is the only kind worth purchasing, because you get a large amount of coverage for very little money. Others may tell you permanent insurance is the way to go, because of the lifetime benefit and cash value accumulation.

The truth is, depending on your unique situation, term, permanent, or a combination of the two might be the best solution for you. To learn more about the types of insurance available or to get a needs analysis, visit our partner LifeHelp at gotolifehelp.com or call (800) 824-1166.

Watch for more life insurance lessons in future issues of Currency Affairs.



WE'RE MOVING

UFCU's Downtown Financial Center is moving in July and we can't wait for you to see our new space!

When you stop by to visit our new financial center, you will find the same wonderful employees offering you the same convenient UFCU products and services... but within new walls.

Why are we moving?
The building we currently are located in is being remodeled, and while we wait for our space to be constructed, we've found a convenient site just across the street from our Downtown Financial Center to serve as our interim location.

During our move, please use any of our convenient services to conduct your transactions:

- Mobile Banking with Mobile Deposit
- Online Banking with Bill Pay and Account to Account Transfer
- Phone Banking
- Contact Center
- ATMs
- Another UFCU Financial Center

Please visit ufcu.org for additional information.

New Address:

UFCU Downtown Financial Center
201 W 7th St
Austin, TX 78701



Holiday Closings

UFCU will close in observance of the following holidays:

- INDEPENDENCE DAY** Friday, July 4, 2014
- LABOR DAY** Monday, September 1, 2014
- COLUMBUS DAY** Monday, October, 13, 2014
- VETERANS DAY** Tuesday, November 11, 2014
- THANKSGIVING DAY**... Thursday, November 27, 2014
- CHRISTMAS DAY** Thursday, December 25, 2014

LOCATIONS

- BEN WHITE** 130 E Ben White Blvd, Austin, TX
- BRODIE**..... 9925 Brodie Ln, Austin, TX
- DOWNTOWN**..... 201 W 7th 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

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

MAILING ADDRESS

PO Box 9350
 Austin, TX 78766-9350

WEB ADDRESS

ufcu.org

UFCU PLAZA

8303 N MoPac ExpY
 Austin, TX 78759

