



Currency Affairs

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**University**
FEDERAL CREDIT UNION
Live Learn Prosper

We've dropped our auto loan rates to **2.65%*** with our **Membership Rewards Program!**

UFCU values your membership and thinks you deserve a reward. Our Membership Rewards Program** offers a rate discount (maximum of 1.50%) on most secured consumer loans. The more you use the cooperative, the more you save.

COMING SOON

UFCU Summer Auto Loan promotion! Look for details to come in the next few months.

* With approved credit and available on new loans only. Rates may vary based on exact term, credit score and Membership Rewards Program criteria.

** Available on new loans only.



EASY ACCESS LOAN APPLICATION

It's simple to apply for a UFCU auto loan:

1. Call us at (512) 498-CARS and speak to a Lending Specialist

OR

2. Apply online at ufcu.org

- Login to UFCU Online Banking
- Select loan application
- Complete the application and submit

That's it! Visit ufcu.org for more details.



EYEWITNESS
TO A CENTURY

UFCU is a proud sponsor of The LBJ Library exhibit, "Cronkite: Eyewitness to a Century."



President's Report



UFCU proudly sponsors “Cronkite: Eyewitness to a Century”

As a member-owned financial cooperative founded in 1936 by faculty of The University of Texas, giving back to the higher education community has always been a central tenet of our mission. Recently, we partnered with Dr. Don Carleton of the Briscoe Center for American History to sponsor the upcoming exhibit at the

LBJ Library and Museum covering the life, times, and work of Walter Cronkite. Our volunteer leaders and our staff are proud to support this educational event on behalf of our members, their families, and the community-at-large.

The exhibit will open May 15, 2010 and will continue through January 3, 2011.

Walter Cronkite's career as a journalist touched virtually every major news story of the last half of the twentieth century, from World War II to Ronald Reagan's presidency. Many of us recall Cronkite's coverage of the civil rights movement, the Vietnam War, U.S. space exploration, and the assassination of John F. Kennedy.

This exhibit is a partnership between the LBJ Library and Museum and the Briscoe Center for American History, home to the papers of Walter Cronkite. The exhibit brings Cronkite's personal and professional experiences to life, featuring never-before-seen items from the Briscoe Center's collections.

UFCU invites you and your family to visit this fascinating exhibit as part of your

weekend excursions or summer travel plans. Note the LBJ Library and Museum is open from 9 AM to 5 PM daily with free admission.

For information about upcoming special events for UFCU members and the general public in conjunction with the exhibit, please visit ufcu.org.

For a preview of the Cronkite exhibit, visit cronkiteexhibit.com.

For more information regarding the Cronkite collection at the Briscoe Center on the UT Austin campus visit the *News and Media – Strength Collection* at www.cah.utexas.edu.

As always, thank you for your membership and business!

Warmest regards,

Tony C. Budet
President/CEO



Ever Listen to Podcasts?

Did you know that every month, UFCU offers four new podcasts on topics that impact your money and well-being?

The podcasts are all on getREAL at ufcu.org, our new consumer website exclusive to UFCU. And not a one of the podcasts has a commercial or an agenda—other than giving you good information.

I call podcasts “radio on demand.” Just click on the link at getREAL and you’re listening. You won’t be bored, either.

Each month, three consumer advocates talk you through a consumer or money issue.

- *Will deHoo, 30, hosts “Gen Y, With Will.” Will is the big gorilla of young consumer advocates. He founded “FoolProof,” the tough consumer program developed for high school and college-age young people—and approved for credit in Texas schools. Will speaks on everything from scams aimed at young people to credit card tips.*
- *Nick Buettner, 42, co-founded the “Quest” series of interactive teaching programs, used in 50 countries and hundreds of thousands of schools worldwide. Nick talks you through short tips on breaking news topics.*
- *Yours truly, the old geezer of the group. I give a more detailed podcast on topics*

from energy efficiency at home to protecting your credit score.

- *getREAL’s fourth podcast is called “BrainFood.” Here, we highlight each month a podcast by other well-known not-for-profits. These “think” pieces are sure to expand your consumer brain power.*

And all of these podcasts are archived. Just click on the “Archives” button to find a topic now that interests you, whatever your age.

If you get tired of listening, you can opt instead for one of getREAL’s videos produced monthly on consumer issues.

What to do now: Visit ufcu.org, click on getREAL, watch the tour video and then start listening to a podcast!

Do this, and you’ll be glad you’re a UFCU member.

Should You Buy A Used Toyota? New Toyota? No Toyota?

Talk about a virtually overnight destruction of one of the best-regarded brands in the world! It didn’t take long for Toyota’s brand reputation to plummet, from consumer admiration to consumer fear and rejection.

The Washington Post laid Toyota’s problems on a strategy of growing too fast worldwide. Others blamed Toyota’s management structure and philosophy.

So if are in the car market, what does this mean to you?

First, don’t be afraid to buy a Toyota product. Despite the real problems with acceleration, Toyota (still in my book) makes some of the best cars in the world, and virtually no dealers are selling any Toyota these days without answering safety questions thoroughly.

If you’re thinking about a new vehicle, Toyota vehicles should be cheaper than they’ve been in a long time. Demand is down, which drives prices down. Follow our Wheels 101® car

buying tips, and you should be able to save a lot of money.

Big Tip: Don’t finance at the dealership without comparing loan costs to a credit union or bank. Walk out if you feel pressured to do anything quickly.

If you’re thinking about a used vehicle, this is a great time for you, if you like Toyotas. Used Toyotas have plummeted in value as fast as Toyota’s reputation has plummeted. Excellent news for buyers, if you have the car checked carefully and you’re a very careful negotiator. Follow the Wheels 101® used car buying guide to the letter.

The smartest car buyers are long-term car buyers, people who look for a vehicle that will last them years, if not decades. Toyotas, in my book, are still those cars.

Remar Sutton

UFCU’s Consumer Spokesperson

Mortgage Rates Going UP? Probably.



It has been a great ride for home owners and purchasers.

Thirty-year fixed rate mortgages have hovered between 4.75% and 5% for the last 15 months. But times are changing.

In response to the rapidly deteriorating housing and mortgage market in 2009, the Federal Reserve announced its intention to purchase \$1.25 trillion in mortgage backed securities guaranteed by Fannie Mae, Freddie Mac and Ginnie Mae. Why this unprecedented move? As the housing market convulsed in 2008 and 2009, many investors who had been purchasing these fixed rate securities backed by mortgages grew leery of any investment backed by mortgage on homes with rapidly plummeting values and high default rates.

In stepped the Federal Reserve, and their weekly purchases shored up the mortgage market. They paid relatively high prices for these securities, and kept interest rates low. This program allowed many homeowners in "toxic" mortgages to refinance, and provided once-in-a-lifetime opportunities for buyers to lock in very low, long-term rates and housing payments.

As this program winds down on March 31, 2010, the questions on everyone's mind is this: what will happen when the biggest purchaser leaves the market? Will private investors have enough confidence in the recovery of the housing market to fill that void as these securities are offered up for purchase? Or will the supply of new mortgages exceed the demand, driving prices lower and, therefore, their yield and the mortgage interest rates higher?

At the time of the writing of this article, March 30, 2010, that seems to be the case. When there is volatility in the mortgage and bond markets, the Fed is no longer around to smooth out the bumps. As a result, mortgage rates will rise and fall with the investor's demand, or lack of demand, for the investment products. Lacking a crystal ball, the mortgage group at UFCU is thinking we may see a high of 6% before year's end. One caveat: the housing market in the rest of the country is still quite fragile. If this withdrawal of very low rates causes tremors in the recovery, we could see more governmental help.

What to do now? Take advantage of really low rates to buy or refinance now. The price a home buyer can pay for a home is in direct relationship to the interest rate and resulting payment. Buyer's expectations may have to be scaled down. Refinancing may not make sense as rates rise; for advice and a consultation, call (512) 997-HOME.

Do you have the right home insurance for you?

Your home policy needs to be custom designed to best fit your needs. If your agent didn't ask you a lot of questions when writing up your policy, chances are that your policy might be inadequate at claim time.

The world of home insurance can be very confusing. There are so many types of policies allowed by the State Board of Insurance – the HO-A, HO-B, HO-C, HO-A-Plus, and ISO Forms 2, 3 and 5. Plus all those endorsements – Do you have slab (foundation) coverage? How about sewer backup coverage? It's your agent's job to decipher all the confusion. As your trusted advisors, agents at UFCU Insurance Services are dedicated to educate and recommend complete protection for our members.

When the Insurance Service Organization (ISO) homeowners form was introduced in Texas, the fact that it contained a sewer backup exclusion caught many agents' attention. While it is easy to imagine the consequences of having a sanitary sewer backup into a customer's home, it might not be so obvious whether the exposure to this kind of loss is something a typical homeowner should consider and protect themselves against.

Sewer backups are generally the result of either a blocked sewer line (lateral line) on the homeowner's premises due to an obstruction in the line (such as a tree root), or the overflow of a central sewer line in a neighborhood. When a lateral line is blocked and a backup occurs, the damage can be contained by stopping the use of all water-using appliances and fixtures until the line is cleared or repaired. If a city or utility line backup occurs, the amount of water backing up into the home can cause serious flooding and contamination damage. What makes a home more susceptible to backups? If the home is on a central utility sewer system, living downhill from neighbors creates an exposure because the surface level of the home is below nearby sources of flow into the system. Heavy flooding rains often are cited as a cause of utility system sewer backups with sewer drains filling with rainwater faster than the water can flow away from homes.

Fortunately, there are endorsements that provide sewer backup coverage. How can you know for sure if your policy has this protection? Ask your agent!





Member Education Seminars & Events

Mark your calendar and register at ufcu.org

	Date	Topic	Time	Location
May	05/05/10	Estate Planning With Attorney Ron Greening	6 PM	UFCU Steck Branch 3305 Steck Ave • Austin, TX 78757
	05/11/10	Social Security Options	6 PM	UFCU Steck Branch 3305 Steck Ave • Austin, TX 78757
	05/12/10	Teacher Retirement System Planning	6 PM	UFCU N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751
	05/18/10	First Time Home Buyers	6 PM	West Pickle Research (WPR) Building 3925 W Braker Ln • Austin, TX 78759
	05/20/10	Teacher Retirement System Planning	5:30 PM	Hilton Galveston 5400 Seawall Blvd • Galveston, TX 77551
June	06/05/10	Grand Opening - UFCU Whitestone Branch	9 AM - 1 PM	UFCU Whitestone Branch 3200 E Whitestone Blvd Cedar Park, TX 78613
	06/09/10	Life Insurance: New Ideas For Financial Planning	6 PM	UFCU N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751
	06/12/10	Teen & Kidz Day	10 AM - 2 PM	All Branches Open on Saturday
	06/29/10	Estate Planning	6 PM	UFCU Steck Branch 3305 Steck Ave • Austin, TX 78757
July	07/14/10	Socially Responsible Investing	6 PM	UFCU N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751
	07/17/10	Shred Day	10 AM - 2 PM	UFCU N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751
	07/19/10	So You're an Executor or a Trustee. What Does That Mean and What Are Your Responsibilities?	6 PM	UFCU N Guadalupe Branch 4611 Guadalupe St • Austin, TX 78751
August	08/02/10	Teacher Retirement System Planning	6 PM	UFCU Steck Branch 3305 Steck Ave • Austin, TX 78757
	08/10/10	Social Security Options	6 PM	UFCU Brodie Branch 9925 Brodie Ln • Austin, TX 78748

Topic	Details
Estate Planning	Please join us for this educational seminar where we will discuss the importance of having a concise plan for your estate. We will cover some of the common mistakes that are made in estate planning.
Estate Planning With Attorney Ron Greening	Come hear Ron Greening talk about how various estate planning tools can help your family retain assets, potentially minimize taxes and ensure that your final wishes are realized.
First Time Home Buyers	This seminar will give you the basics on buying a home in 2010: Information about what you need to know when buying a home as well as REALTOR® services and foreclosure pitfalls. This seminar will give you the basics on buying a home in 2010. If you plan to buy a home for the first time, mark your calendar today.
Grand Opening UFCU Whitestone Branch	See page 9 for details.
Life Insurance: New Ideas For Financial Planning	We'll discuss how insurance can fit into your retirement plan as well as the industry changes over the last few years that have dramatically impacted underwriting and premium costs. We will also discuss changes in life expectancy and how those changes can affect older policies and why they should now be reviewed. We'll also cover some unique and innovative ways that some companies are tackling the increasing need for Long Term Care coverage through policy riders. Whether you have an existing policy or uncover the need for a new policy this seminar will show how life insurance is becoming an increasingly important part of financial planning.
Teen & Kidz Day	Attention all Teens and Kidz! On Saturday, June 12th, stop by Austin-area UFCU branches and enjoy prizes and fun. Also take advantage of our exclusive one day offer: \$15 for any new Teen or Kidz account opened, and be entered into a drawing for an iPod Nano or Cash! Already have an account? We also offer Certificates and Money Market accounts as long-term savings options. We would love for you to drop by, and hope to see you soon!
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.
So You're an Executor or a Trustee. What Does That Mean and What Are Your Responsibilities?	Rick Ybarra, UFCU's Trust Officer, will discuss the responsibilities and duties that occur when a member is appointed as Executor or Trustee such as: administration, reporting, working with beneficiaries, tax reporting and managing assets.
Social Security Options	UFCU will be hosting a representative from the Social Security Administration to educate our members on the different options that are available to them in regards to Social Security.
Socially Responsible Investing	Offers a brief perspective on the current landscape of public concern over climate change and rising fuel prices. Highlights companies at the forefront of renewable energy technologies. Provides key reasons to consider the Calvert Global Alternative Energy Fund.
Teacher Retirement System Planning	As an educator, it is important 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 within your TRS retirement plan. We will discuss your options while you are employed as well as your options upon retirement.

With all the recent changes in the investment industry, many are finding that their personal relationship with their financial advisor is now just a series of numbers at a call center.

Not at UFCU. Our investment advisors available through our broker-dealer CUSO Financial Services, are committed to providing you with the same personal, face-to-face service that you have always received as a credit union member.

We can help you with:

- Advisory Services
- Retirement Planning for 401k, Teacher Retirement System (TRS), 403(b) ORP and TSA participants
- Individual Retirement Accounts (IRAs)
- Life Insurance (including disability and long-term care)
- 401(k) and 403(b) Rollovers
- Exchange Traded Funds (ETF)
- Mutual Funds
- Socially Responsible Investing
- Estate Planning

Call (512) 467-8080 x21081, or stop by one of the UFCU branches today to schedule your no-obligation consultation to see how we can help you.

Investments offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed and may lose value. Investment representatives are employees of University Federal Credit Union and registered through CFS. University Federal Credit Union is affiliated with CFS (member FINRA/SIPC)



Rick Ybarra
Trust Officer

A Trust What Can It Do for You?

A toolbox isn't complete without at least one pair of pliers. Pliers come in all shapes and sizes — needle nose, diagonal, slip joint, and locking, for example. You can use pliers to loosen or tighten a nut, pull a nail out of a wall, or cut a piece of wire. Pliers are versatile tools that can be useful in a variety of situations.

The same notion holds true for a flexible legal arrangement known as a trust. Like pliers, trusts are multipurpose tools that can accomplish various goals. They can be used to benefit different individuals and organizations, or to safeguard valuable assets. With a trust, you transfer some or all of your assets to a trustee's care. The trustee you name will manage your assets as you have instructed. There are a number of reasons for establishing a trust.

Managing Your Assets - Finding the time to manage your assets can be difficult. Then, too, there is always the risk of mental or physical disability as you grow older. And you may not be comfortable leaving substantial assets to beneficiaries who are young or inexperienced in financial matters.

For these reasons, you may want to establish a trust. A trust can help to ensure that your assets are managed in ways that will preserve them for you and your loved ones.

Protecting Assets - A divorce or major lawsuit could significantly reduce or eliminate your children's inheritance. Placing assets in trust for your child instead of giving them to your child outright may be a sound way to protect the assets. The trust could include "spendthrift" provisions preventing your child from assigning his or her trust interest to creditors.

Giving To Charity - A charitable remainder trust offers several benefits, including an immediate federal income tax deduction and a stream of income for life (or a set number of years). At the end of the trust's term, all remaining assets pass to the charity. Another type of charitable trust — a charitable lead trust — pays income to a charity and returns the trust's remaining assets to an individual beneficiary when the trust ends. Both trusts offer tax advantages.

Providing for Special Needs - If you are caring for an adult child or other relative who has special health, education, or other needs, you may be able to set up a trust to provide financial assistance without jeopardizing government benefits. The trustee you choose will execute the terms of the trust and ensure that any special needs are met. The assets placed in the trust are used exclusively to benefit your beneficiary — even after you and other family members are no longer there to help.

Let Us Help - A trust is a flexible financial tool that can be highly useful in a variety of circumstances. To find out if a trust is right for you, please contact our Trust Officer, Rick Ybarra, via email at rybarra@ufcu.org or at (512) 467-8080 x21109.

Trust services provided by MEMBERS Trust Company. Trust products are not federally insured, are not obligations of or guaranteed by the credit union or any affiliated entity, involve investment risks, including the possible loss of principal.

**Stars
Recognized**



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

Star Performers:



Gene Abshier
Facilities
Construction
Supervisor



Melissa Andrade
Financial Services
Representative, Lakeline

Rising Stars:



Randy Elliott
Financial Services
Representative, Steck



Cliff Davis
Teller, Steck

The Star Performer and Rising Star awards are tributes to staff members with more than one year of service and less than one year of service, respectively.

UFCU Board of Directors & Officers

Board of Directors:

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D. Michael Harris, PhD, CPA, CITP, Vice Chairman
Cynthia A. Leach, Secretary
Mary A. Seng, Treasurer
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C. Brian Cassidy, JD
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Yung V. Tran, CPA, SVP Finance/CFO
Steve M. Ewers, VP Information Technology/CIO
Shiela Jo Wojcik, PhD, VP Membership

UFCU's Whitestone Branch Grand Opening with Mack Brown June 5th - 9AM to 1PM

UFCU opens the doors to our newest branch located near the intersection of Parmer Lane and East Whitestone Blvd.

**UFCU E Whitestone Branch
3200 E Whitestone Blvd
Cedar Park, TX 78613**

Join us at 9:30 AM for our ribbon cutting, and from 10 AM – 11:30 AM Coach Mack Brown will be meeting fans and signing one item per person.

We're also offering an exclusive promotion that day - \$50 for any new checking account opened! Already a member? Don't forget you can receive \$25 with our Refer-a-Friend program, and get **\$50 when you refinance your auto with rates as low as 2.65%*!**

UFCU continues to grow to meet the levels of convenience and community presence our members expect.

*With approved credit. Rates may vary based on exact term, credit score and Membership Rewards Program criteria.



NOW INTRODUCING UFCU's Locate-to-Order Car Buying Service

If you're looking for a pre-owned vehicle from one to four years old – we can help!

University Federal Credit Union and Levelfield have teamed up to offer credit union members a service designed to save time, money and frustration.

Locate-to-Order Automotive is a new car buying service designed specifically with you in mind. With access to every factory sale in the nation, there's no more compromising on the vehicle you want or facing the traditional frustrations of finding and purchasing your next car.

LTO Quality Standards

Exterior Quality Checks:

- Dents, Dings & Scratches
- Paint Work
- Uneven Tire Wear
- Windshield Cracks
- Panel Fit & Finish
- Underbody Finish

Interior Quality Checks:

- Odor
- Non-Smoking
- Carpets
- Upholstery
- Radio
- Excessive Wear & Tear

Mechanical Quality Checks:

- Engine
- Transmission
- A/C
- Power & Electrical Options

It's easy to get started – visit ufcu.org, fill out the short questionnaire and a LTO representative will contact you to begin your search.

Here's to improving convenience for our members!



Lyndee Bennett

UFCU Marketing Media
Project Manager

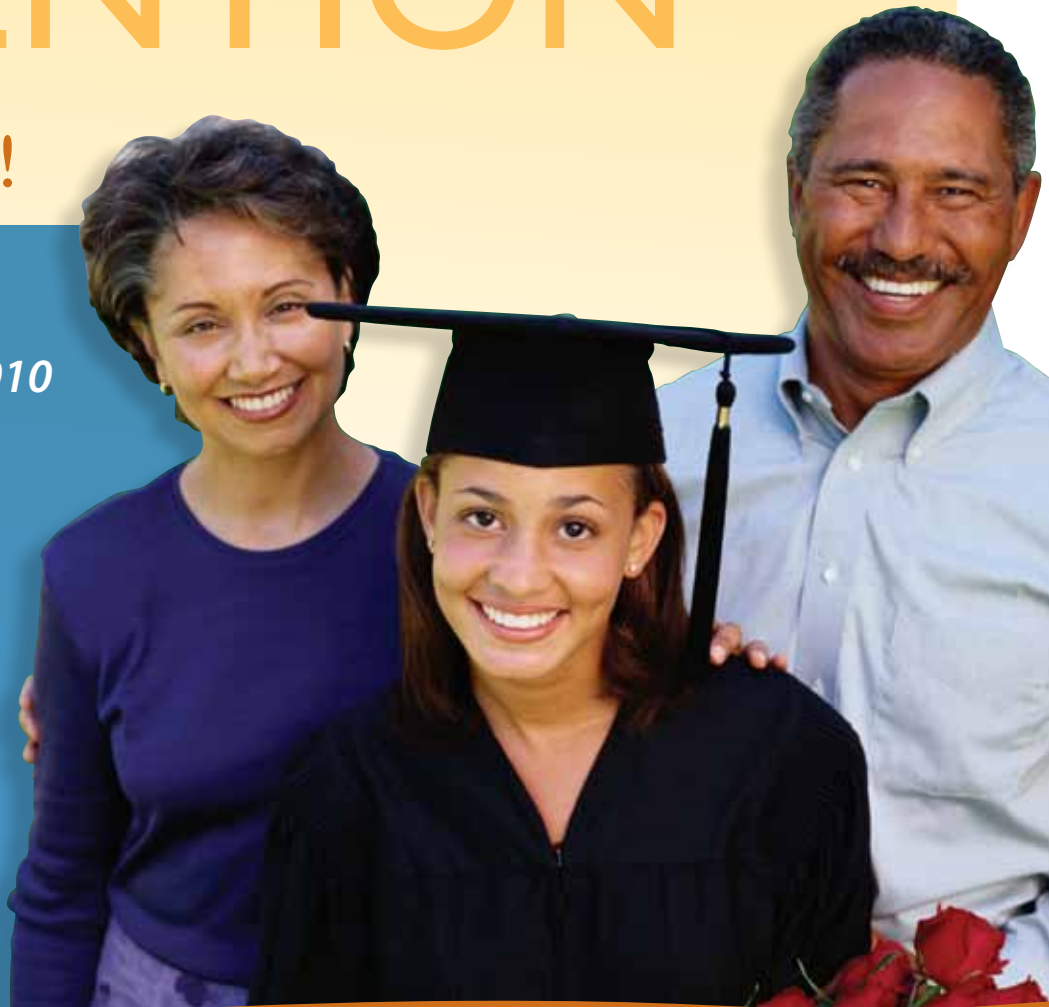
ATTENTION

Moms, Dads & Grads!

***It's "No Purchase Fee"
Visa Gift Card season!
May 1, 2010 – June 30, 2010***

The program is simple! Purchase a UFCU gift card from May 1st until June 30th and the transaction fee will be waived; you pay only for the amount of the gift card.

Stop by a UFCU branch to get your gift cards today. You don't want to miss the opportunity to participate in this limited time, limited availability "No Purchase Fee" Gift Card program!



Holiday Closings

UFCU will close in observance of the following holidays:

MEMORIAL DAY
Monday, May 31, 2010

INDEPENDENCE DAY
Monday, July 5, 2010

LABOR DAY
Monday, September 6, 2010

Locations

- BEN WHITE** 130 E Ben White Blvd, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2
 - BRODIE** 9925 Brodie Ln, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2
 - DOWNTOWN** 702 Colorado St, Austin, TX
Monday - Friday 9 - 5:30
 - GALVESTON** 428 Postoffice St, Galveston, TX
Monday - Thursday 8 - 4
Friday 8 - 5
Drive-Thru Monday - Friday 7 - 6
Saturday 9 - 1
 - HIGHWAY 79** 201 West Palm Valley Blvd, Round Rock, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2
 - LAKELINE** 13860 North US Hwy 183, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2
 - N GUADALUPE**... 4611 Guadalupe St, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7 - 7
Saturday 9 - 2
 - S MoPAC** 5033 US Hwy 290 W at MoPac, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 8 - 7
Saturday 9 - 2
 - STECK** 3305 Steck Ave, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7 - 7
Saturday 9 - 2
 - TAYLOR** 407 N Main St, Taylor, TX
Monday, Wednesday, Friday 9 - 4
Tuesday, Thursday Closed
 - UNIVERSITY** 2244 Guadalupe St, Austin, TX
Monday - Friday 8:30 - 6
 - WHITESTONE** ... 3200 E Whitestone Blvd, Cedar Park, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2
- YOU CAN REACH US BY DIALING**
Austin.....(512) 467-8080
Galveston.....(409) 797-3300
US Toll-free.....(800) 252-8311
TDD Number....(512) 421-7477
- MAILING ADDRESS**
PO Box 9350
Austin, TX 78766-9350
- WEB ADDRESS**
ufcu.org

