



Currency Affairs

Inside this Issue | Fall 2007

"FoolProof" Your Kids | UFCU Is Going Green |
Subprime Mortgage Crisis: The Real Deal


University
FEDERAL CREDIT UNION
Live Learn Prosper



Member Education Seminars



Mark your calendar and register at ufcu.org

Seminar Topic	Date	Time	Location	Details
FoolProof for Parents	Oct 9th	6:00 PM	Norris Conference Center 2525 W Anderson Ln Austin, TX 78757 (rear entrance of Northcross Mall)	<p><i>How do you get teens to care about topics like credit and financial responsibility? We think we've found a way. It's called "FoolProof For Parents."</i></p> <p><i>Developed by young people, FoolProof uses the internet to teach financial education through videos, music and interactive learning tools. Join Remar Sutton as he introduces you to UFCU's newest learning tool, and put your kids on the right track to a stable and successful financial future.</i></p>
Car Buying with Less than Perfect Credit	Oct 11th	6:00 PM	UFCU Steck Branch 3305 Steck Ave Austin, TX 78757	<p><i>Are you looking to buy and/or finance a vehicle? Do you know, or even think your credit is less than perfect? Slow down and come to this free seminar presented by Remar Sutton, UFCU's consumer spokesperson.</i></p> <p><i>You can avoid being a victim of "predatory" selling and lending tactics by learning what is considered "good" or "bad" credit, how to get the cheapest possible financing regardless of your credit, how UFCU helps members with credit problems and how to negotiate the cheapest deal when both buying and/or financing a vehicle.</i></p>
Selling Your Home: Advice for the Seller	Oct 23rd	6:00 PM	UFCU Steck Branch 3305 Steck Ave Austin, TX 78757	<p><i>If you are interested in maximizing the price you receive for your home, this seminar provides information on how to prepare for the sale, different options available for seller representation, how to select a REALTOR® who will actually earn their commission, and an evaluation of the Austin Seller's marketplace.</i></p>
Credit Score Enhancement	Oct 29th	6:30 PM	Norris Conference Center 2525 W Anderson Ln Austin, TX 78757 (rear entrance of Northcross Mall)	<p><i>Enhancing your credit score knowledge can save you hundreds, even thousands, of dollars in interest during your lifetime. Learn how your credit score is calculated, how you can improve your credit score and how credit scores are actually used by lenders.</i></p>
Estate Conservation – Preserving Wealth For Your Heirs Retirement	Nov 6th	6:00 PM	UFCU Steck Branch 3305 Steck Ave Austin, TX 78757	<p><i>Learn the critical steps in developing a solid estate plan, and the techniques available for protecting and distributing your wealth.</i></p>



President's Report



Relationships truly are all there is....

My vision for UFCU is to build and nurture member relationships, one at a time, with the human touch that was common back in 1936, the year UFCU was founded. I regularly encourage all UFCU employees to slow down and treat each member as if they are the most important person in the world because you are! And through my role, I seek to demonstrate this same commitment to relationships within the communities we serve. We will do this while building state-of-the-art delivery channels that embrace 21st century technology. Two recent examples of very rewarding member relationships are worthy of mention.

Our relationships with two extremely gifted scientists and educators are representative of solutions often driven by deep-rooted connections. A link to Medical Discovery News is now available on UFCU's website, ufcu.org. Medical Discovery News is the brainchild of Dr. Norbert Herzog and Dr. David Niesel of the Graduate School of Biomedical Sciences at the University of Texas Medical Branch (UTMB) in Galveston. Medical Discovery News aims to explain in layman's terms the exciting discoveries in biomedical research and their promise for the future of medicine. Dave's research has risen to new heights. He is conducting an experiment on the International Space Station to study the growth of bacteria in outer space. My friendships with Norbert and Dave, both of whom have been members of UFCU since their undergraduate days at UT-Austin, grew out of my interest in connecting on a personal level with the faculty and staff of UTMB. UFCU is pleased to share the work of world-renowned researchers with you through Medical Discovery News. The radio program and website focus on issues affecting your personal health and well being. The radio program is broadcast weekly throughout Texas on NPR affiliates and automatic downloads of podcasts are also available.

In Austin, UFCU recently partnered with Dr. Fred Heath, Vice Provost-University of

Texas libraries, and his staff to transform the first floor of the Perry-Castaneda Library to a contemporary space that will fully meet students' high-tech expectations. Remember stacks of card catalogues and silent study carrels tucked away in lonely corners? I do and, thankfully, they are a thing of the past. Within the newly designated UFCU Student Learning Commons exist attractive, spacious, wi-fi zones for collaboration and study with, as Fred says, "vastly more electrical outlets than terminals at DFW Airport." This newly re-furbished 11,000 sq. ft. space includes soft lighting, adaptable furniture arrangements and student gallery space. I met Fred when he relocated to Austin from College Station three years ago and am proud to share in his vision for transforming UT libraries to better serve the needs of faculty and students alike.

Remember, UFCU is your credit union. You own us. We are unique in our structure, unique in our mission, and unique in how we measure success. Contact me if I can be of assistance. Thank you for your membership and business!

Warmest regards,

Tony C. Budet
President/CEO



Ever worry about your kids and money?

Stop Worrying, And Sign Them Up For FoolProof Right Now

You can make your kid's entire life better, starting today. Take a few minutes and explore the *FoolProof for Parents* program on the UFCU website.

FoolProof for Parents is a fundamentally different approach to kids and financial education. It's totally free, and puts

you in charge of your children's financial tutoring. The lessons they learn at *FoolProof* are lifetime—and life-changing lessons. I know that sounds pretty strong, but it is the truth.

FoolProof teaches in unique ways:

- **Young people do all the talking.**

Using videos, music, and true stories, *FoolProof* talks “with” your kids, not at them.

- **The truth about the dangers young people face in the economic marketplace.**

You won't find marketing hype at *FoolProof*. You will find stories that will grip your kids, all true, about the impact of credit on our entire lives.

- **“Diversionary” Teaching**

Would you believe a lobster and a snail teach two of the biggest lessons about credit?

- **Detail**

How do you pick a checking account? How do you “restrict” a check? Which credit card should you chose? How do you build credit when you're young? Why should you care? How do you bank online safely?

That all sounds good, you're probably thinking. But my child won't go to *FoolProof* in the first place.

Yes, they will go there, and yes, they will use it. All you have to do is take them to the site, and give them an incentive to use it. Here's the incentive. It's tough, but fair: The next time they ask for something—a raise in their allowance, or their own cell phone or credit card, or some new goodie, say this: “Sure, I'll help you, but first you have to pass the *FoolProof* Modules.”

At first they may be a little mad at you, that is until they start working through the modules. After each module your child's test results will be sent to you and if you're happy with their work, you keep your side of the bargain and all is well!

Visit ufcu.org and work through the *FoolProof* parent's section. *FoolProof* will impact your kids' lives. And, as we say in the modules, “This isn't hype, this is the truth.”

But before you visit the site, Will from Holland wanted to give you a little more insight into what your kids will find.

Remar Sutton
UFCU's Consumer Spokesperson

“IsThatSo?”

Do you believe everything you see and hear when it comes to advertising? Probably not. Most adults, from experience, question advertising and marketing more than their kids do.

That trusting attitude gets literally millions of young people in trouble every year. Kids get scammed online. They get scammed in stores. They make mistakes with their checking account and credit cards.

It's so bad that one fourth of all college students will have damaged their credit by the time they are juniors.

That's why Remar's article on *FoolProof for Parents* is so important. It gives you a “wicked” tool to help your kids become savvy consumers.

And that's why UFCU is introducing a companion website to *FoolProof* at the same time it introduces *FoolProof*. The site is for your kids, and is called *IsThatSo?*

IsThatSo? teaches your children to be cautious and questioning consumers.

IsThatSo? connects with young people, because it is 100% young people.

Check out *IsThatSo?* yourself... You might actually learn from the younger crowd!

Questions? Email me: will@isthatso.info



Cheers,
Will from Holland
IsThatSo? Spokesperson

We're Going Green



While we can't, unfortunately, turn our company upside-down and inside-out, becoming completely "green," UFCU wants to be a part of this environmentally conscious movement.

In addition to our new green branch being built at the intersection of East Ben White Blvd and South Congress Ave (forecasted to be completed in Fall 2008), UFCU will begin offering a new product package catering to the wants and needs of those green-bound. The newest UFCU Value Package will include:

- **eChecking with no monthly service fee and free VISA® Check Card**
- **Free use of over 200 ATMs in Central Texas**
- **Free Internet Banking (with optional Bill Pay service)**
- **eStatements**
- **eLerts**
- **Direct Deposit**
- **Quarterly Shred Days**
- **Annual Earth Day Celebration**
- **100% loan financing for Hybrid vehicles**



Speaking of Hybrid Vehicles... during the months of October and November if you purchase a Hybrid Vehicle we'll give you .25% off of the APR you qualify for.*

Not only will you be going green, but you'll be saving green. Visit ufcu.org for additional details today!

*APR= Annual Percentage Rate. Loans subject to credit approval.

Attention Parents!

As we continue to meet the needs of our members we've created new value packages, one of which is our Teen Solutions.

Teen Solutions offers:

- **Teen Checking**
 - First \$500 balance earns 6% APY*
 - Free VISA® Check Card
 - No monthly service fee
 - No minimum age requirement
- **Teen Savings**
 - Earns a higher dividend than our Regular Savings Account
- **Free use of over 200 ATMs in Central Texas**
 - Visit ufcu.org for a list of the most convenient ATMs
- **Free eStatements**
 - Increases security, privacy and awareness
- **Free Internet Banking and Phone Banking**
 - Quick access your cash wherever they are

We're also introducing our **NEW** Certs-Up! Fixed Rate Certificate. Earn 5.25% APY* on balances up to \$15,000, and add deposits to the CD at any time. Next time you want to give a gift that keeps on giving, think about UFCU's Certs-Up! Fixed Rate Certificate, and help establish a sound financial future during any phase in life.

*APY=Annual Percentage Yield

Take 3 Balance Transfers

Process a credit card balance transfer with UFCU through December 31, 2007, and the rate on the amount transferred will be 3% less than your existing UFCU credit card rate.

UFCU offers three ways to transfer credit card balances:

1. Obtain the balance transfer form at ufcu.org and submit it online or fax it to (512) 421-7450.
2. Complete the balance transfer form at any UFCU branch.
3. Call us to process the balance transfer.

Balance transfer rate reduction is based on your credit card rate in effect on June 30, 2007. Existing credit card balances will remain at the current account rate. The 3% reduction applies to new balance transfers only. On January 1, 2008, the standard fixed account APR will apply to any unpaid balances on the transfer.





Subprime Mortgage Crisis World-wide Credit Crisis Austin Crisis?

As this article is being written on the last day of August 2007, the markets have been in turmoil. The real estate bubble has, indeed, burst in many markets. Foreclosures of homes financed with exotic mortgages are rising daily. Lenders are closing their doors. Credit requirements for mortgages are tightening. The stock market and many investors are looking to the Federal Reserve to cut the rate and ease credit and interest rates.

What happened here? What does it mean for Austin homeowners and would-be homeowners?

What happened is actually very simple. Buyers bought homes they could not afford. They applied for and were granted mortgages that would, over a short period of time, increase monthly payments far beyond their ability to pay. Interest-only loans, Option ARMS (Adjustable Rate Mortgage) and no documentation loans were granted to people who should have been counseled to wait, save and improve their credit. In the case of one lender, families of four were granted loans that, after the monthly mortgage payment was made, left them less than \$1,000 per month to live on. Many mortgage companies, hedge fund investors and mortgage brokers made a lot of money. And then the homes began to depreciate.

What causes a real estate market to decline? Buyers finally say that the prices are too high and they choose not to buy. As buyers turn away, those sellers who must sell begin to lower their asking prices and overall values decline as homes are sold at lower prices. A foreclosure in a neighborhood can also start a value decline that escalates if more than two homes are foreclosed in the same neighborhood.

When the home price bubble bursts, those borrowers who felt they would have a future equity position that would allow them to either sell or refinance when their loans adjusted to a higher rate are left in a terrible position. They have a high-rate mortgage payment and a home loan balance larger than the market value. Foreclosure often follows when the only other option is to pay money at closing to make up the difference between the sales price and the loan balance plus closing costs. Few homeowners in this position have extra cash on hand to make up the deficit.

And the good news?

Austin values have grown over the past years, but at much more moderate rates. Las Vegas values increased 35% in 2006, then declined dramatically in 2007. Ours increased by 6%. 2007 has seen the same healthy growth. Here is information from the Austin Board of REALTORS®:

The number of homes sold in July 2007 fell 2% from a year ago to 2,645.

The median price increased 7% from July 2006 to a record \$190,000.

Homes remained on the market an average of 55 days, down 7% from a year ago.

Active listings increased by 13% from July 2006 to 9,451, while new listings fell by 2% to 3,670.

Townhouse and condominium sales rose, with July's 333 sales representing a 17% increase from one year ago.

The median price for townhouses and condominiums rose 36% from last July to \$180,000.

In conclusion, Austin's real estate market is healthy. Sub prime loans have certainly been made to borrowers in our marketplace. As those adjustable rate loans reset to higher rates, some people may find themselves in high payment trouble, and may even face foreclosure. UFCU's real estate department, Members Home Advisor™, asks our members who have ARMS that could become payment nightmares to contact us at (512) 997-HOME. We can evaluate your financial position and your home's current value. Based on your employment, income and credit, refinancing into an affordable fixed rate mortgage may be a good option.

Real Estate News



UFCU members, Liz and Mike Conley, receiving keys to their new home.

The Conley's also received a check in the amount of their first month's mortgage payment for using one of our Members Home Advisor™ REALTORS®.

Members Home Advisor™ will pay you \$25 for each qualified mortgage referral.

Our members get an experienced REALTOR®, great service, and their first mortgage payment is on us!

**Qualified referrals are those that are ready, willing and able to be pre-approved for a mortgage and purchase within 60-90 days.*



Our Members Home Advisor™ program provides mortgage lending services, including residential loans, loan refinancing, home equity loans and lines-of-credit, and has saved members millions of dollars in real estate commissions. Here's how it works:

Local REALTORS® have been interviewed, references checked, and levels of service established for our credit union members. The agents chosen to be a part of Members Home Advisor™ are among the top REALTORS® in their areas. In return for the privilege of being referred to our members, they agree to reduce the commission they normally receive. We pass those savings along to you when you close your loan with UFCU.

For more information on UFCU's Members Home Advisor™ program visit ufcu.org or call (512) 997-HOME.



Insurance Rates Too High?

If you are paying too much for insurance, take advantage of your UFCU membership to lower your insurance costs. UFCU members qualify for our group insurance rates. For a free insurance quote from our insurance department, simply visit ufcu.org and choose the type of insurance you are interested in. Complete the appropriate questionnaire and submit. An agent will contact you within 24 hours to discuss your quote.

It's simple...it's free...and it can save you money!

Questions? Call Tom Cartwright at (512) 421-8150, Lee McLaughlin at (512) 421-8153, or Cindy Forister at (512) 421-8152.



Retirement: Planning Your Goals

We are living longer, healthier lives. As a result, retirement for many of us may last 20 years or more. So, if “time is money,” how many years do you have in the bank? Because inflation will most likely decrease the purchasing power of your money, your dollars may buy less during your retirement than they do today. For example, at 3.5% inflation, \$100 today would be worth only \$42.31 in 25 years, and would be further reduced to \$30 in 35 years*. The first step in developing a savings strategy that best meets your retirement needs is determining your objectives. How do you envision your “golden years”?

If you would like to learn more about retirement planning, or would like to review your current plan, please contact the UFCU Investment Center, available through CUSO Financial Services, L.P. (CFS). Our CFS investment representatives are fully licensed to help guide you through your retirement planning process. Are you affiliated with the University of Texas? We also specialize in plans catered to UT and UTMB faculty and staff through CFS and ING Financial Advisers. To schedule your complimentary appointment, please call (512) 421-8112.

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 (UFCU) and registered through CFS. UFCU is affiliated with CFS (member FINRA/SIPC).

*Figures quoted are for illustrative purposes only and are not necessarily indicative of past or future results of any specific investment. They may or may not include consideration of the time value of money, inflation, fluctuation in principal, or, in many instances, taxes.

Small Business Spotlight

RBJM, Inc. – Round Rock Conventional Business Loan



“Finding and buying the right business was our goal for years but it had to be something special. When the chance to own Adams Gift Shop came up, we quickly

turned to UFCU. Their business lenders shared our goals, believed in us and guided us through the process. Now we own the original gift shop of Williamson County, a true Round Rock tradition.”

Brenda and Rodney Howard
Owners, Adams Gift Shop
Round Rock, Texas
est 1978

Spend time on the things that matter.

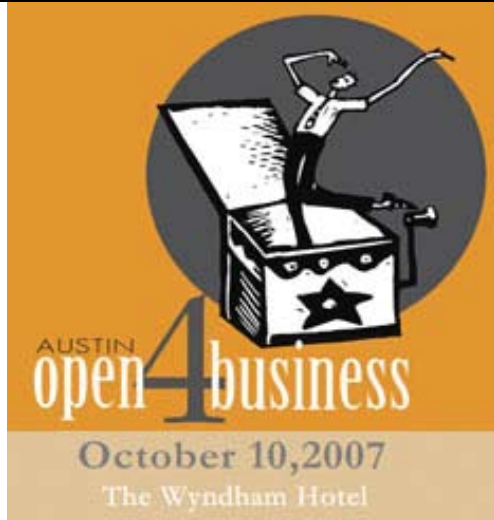


Tired of wasting time waiting in long teller lines to deposit your paycheck? Take advantage of UFCU’s direct deposit service.

Direct deposit is safe, convenient and features numerous benefits:

- It’s Automatic – Your paycheck goes straight in to your UFCU account.
- It’s Secure – Your paycheck won’t get lost, misplaced or stolen from your desk or mailbox.
- It’s There for You – Even if you’re not at work on payday, your check is deposited to your account.
- It’s Immediately Available

To sign up for direct deposit, simply give your employer your account number and UFCU’s routing number - 314977405.



Austin Open 4 Business is a unique, high-impact event designed for independent business owners. This one-day event targets progressive, growth-oriented decision-makers from independent enterprises who want to grow their businesses and are seeking the information, products and services to help make it happen.

The conference program features practical solutions business owners can implement immediately. They will have the opportunity to attend tracks covering:

Human Resources - Compliant/ Strategic Hiring and Employee Development, Counseling & Terminations Guidelines & Tips, FLSA and Labor Updates, and HRCI credits available.

Small Business Funding - Angel Investors and Industry Experts speak freely and honestly on Micro Lending, Small Business Loans, Funding Processes and How to Obtain Investor Funding.

Sales & Marketing - Building Top Notch Sales Teams, Tips and Guidelines from a panel of Marketing and Agency Experts, Guerilla & eMarketing Strategies and Tips on Spam Protection and/or how to use it legally and effectively.

Business Law - Worker's Compensation and the Benefits/Risk of going "Bare," Business Entity Formations and Tax Implications, "Ask the Legal Experts Q&A Forum" and Intellectual Property and Covenants Facts & Misnomers. HRCI credits available.

The Conference will feature two Keynotes, Senator Kirk Watson, who will address the status of economic development in central Texas and discuss upcoming issues affecting business in the state legislature and Clayton Christopher, chief executive officer of Sweet Leaf Tea will close the day with his story of building his business in Austin. Numerous additional speakers from reputable companies will contribute to an information-packed day, and all HR sessions will be certified for continuing education.

For additional details and to register to attend visit AustinOpen4Business.com and enter the following code: UFCU9248 to receive a discount!

UFCU's Business Solutions Fair

For a small business owner, life can get pretty hectic. UFCU's small business services can make running your business a lot easier.

With UFCU, our products and services will help meet your small business needs with everything from business checking to SBA loans and business credit cards to commercial real estate purchases or refinances and lines of credit.

On Saturday, November 3rd, visit our Brodie branch and enjoy light refreshments while you talk with industry experts from **UFCU, NFIB, ProfitSense** and the **Texas Association of Business Brokers**. They will be on-site to answer any questions you may have and provide guidance for any business ventures. As an added bonus there will be prizes given away at the event as well!

To learn more about big advantages for your small business, attend UFCU's Small Business Solutions Fair.

When: November 3rd
Time: 10:30 AM – 1:30 PM
Location: UFCU's Brodie Branch
9925 Brodie Lane



Stars Recognized

University Federal Credit Union recently honored two staff members for outstanding on-the-job performance. Kelsey Vance, Mortgage Loan Officer, was recognized as Star Performer. Sherrie Roberts, Help Desk



Kelsey Vance
Mortgage Loan Officer



Sherrie Roberts
Help Desk Analyst



Shred Day

UFCU is hosting “Shred Day” on Saturday, December 1st, from 10 AM – 2 PM at the North Guadalupe Branch.

Criminals need very little information to steal identities, and garbage cans offer an abundance of personal information that can be very valuable in a criminal’s hands. UFCU’s Shred Day is a chance to safely dispose of household 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 you calendars now.

UFCU Board of Directors & Officers

Board of Directors:

Art Martinez, Chairman
Cynthia A. Leach, Vice Chairman
Dana Malone, Secretary
Mary A. Seng, Treasurer
Thomas J. Ardis
Julien Carter
Carl E. Hansen, Ph.D.
D. Michael Harris, Ph.D.
William Guy, Jr., Ph.D., Director Emeritus
George K. Herbert, Ph.D., Director Emeritus
Frank Peters, Director Emeritus

Supervisory Committee:

Ned H. Burns, Ph.D., Chairman
Urton Anderson, Ph.D.
Neal E. Armstrong, Ph.D.
Chris A. Plonsky
Marilla D. Svinicki, Ph.D.

President/CEO:

Tony C. Budet

Senior Vice Presidents:

Steve E. Kubala, Operations/COO
James A. Nastars, Lending and Collections
Yung V. Tran, CPA, Finance/CFO

Vice Presidents:

Michael T. Hintz, Information Technology
Becky M. LeBlanc, Leadership
Sheila Jo Wojcik, Ph.D., Membership

UFCU's Learning Resource Center Medical Discovery News

As mentioned in the President's Letter, UFCU has begun to expand its Learning Center. The newest addition is UTMB's Medical Discovery News (MDN). Science permeates the everyday life of all people in our society. Yet, the understanding of advances in biomedical science is limited at best. Few make the connection that biomedical science is medicine and that biomedical scientists are working today for the future of medicine. Medical Discovery News is dedicated to explaining the exciting discoveries in biomedical research and their promise for the future of medicine. The radio program and website include issues that may affect your personal health and well being.

Here are just a few of the hot spots on the MDN website, which you can reach through ufcu.org, you might want to check out:

If you're on the go...

Check out the podcasts. It's as simple as downloading your new favorite song. Log in to your iTunes and paste the links they've provided under the "Podcast" tab. The next thing you know you'll be revealing the mystery of Napoleon Bonaparte's death to the person sitting next to you on the bus.

If you're in your car...

Find out what radio station in your area carries the MDN weekly broadcast by visiting the "Radio Shows" tab,

and then click on "Find Your Local NPR Station." All you have to do is type in your zip code and it will pull up the radio stations in your area which broadcast the program.

If you're hanging out at home...

You'll find archived episodes in article format dating back to 2006. The library contains a wide variety of topics ranging from "The Cruise Ship Virus," to "Cancer – The Enemy Within" and "Jet Lag," each making for a quick interesting read.

UFCU is proud to share our special relationship with UTMB and together we continue to provide you with the most innovative educational opportunities.



How can we serve you better?

As 2007 comes to an end, I've realized that this year has been one of the busiest! UFCU has hosted many sweepstakes, and on behalf of UFCU, I would like to take a moment to thank all of those who participated and recognize those who won.

Currency Affairs – Find the Bat
Charlotte Rayburn

Take Me Out to Disch-Falk Field
Dianne Wheeler

Win a HP 42" Plasma TV
Amy Quartermain

Win \$500 Cash
Yuliana Nunez
Michelle Fenati
Marisol Medina
Beatriz Pantoja-Andrade

For current events and sweepstakes visit ufcu.org. You never know, you just might be our next lucky winner!

Lyndee Bennett
Marketing Specialist



Holiday Closings

UFCU will
close in
observance
of the
following
holidays:



Columbus Day
Monday, October 8th

Veterans' Day
Monday, November 12th

Thanksgiving Day
Thursday, November 22nd

Christmas Day
Tuesday, December 25th

New Year's Day
Tuesday, January 1st

Locations

BEN WHITE 133 E Ben White Blvd, Austin, TX
Drive-Thru Monday, Tuesday, Thursday &
Friday 7 - 6
Wednesday 10 - 6
Saturday 9 - 1

BRODIE 9925 Brodie Ln, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2

DOWNTOWN 702 Colorado St, Austin, TX
Monday - Friday 9 - 5:30

GALVESTON 428 Postoffice St, Galveston, TX
Monday - Thursday 8 - 4
Friday 8 - 5
Drive-Thru Monday - Friday 7 - 6
Saturday 9 - 1

HIGHWAY 79 201 West Palm Valley Blvd,
Round Rock, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2

LAKELINE 13860 North US Hwy 183,
Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7:30 - 7
Saturday 9 - 2

N GUADALUPE . 4611 Guadalupe St, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7 - 7
Saturday 9 - 2

S MoPAC 5033 US Hwy 290 W at MoPac,
Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 8 - 7
Saturday 9 - 2

STECK 3305 Steck Ave, Austin, TX
Monday - Friday 9 - 5
Saturday 10 - 2
Drive-Thru Monday - Friday 7 - 7
Saturday 9 - 2

TAYLOR 407-A N Main St, Taylor, TX
Monday, Wednesday, Friday 9 - 4
Tuesday, Thursday Closed

UNIVERSITY 2244 Guadalupe St, Austin, TX
Monday - Friday 8:30 - 6
Saturday 10 - 2

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

MAILING ADDRESS
PO Box 9350
Austin, TX 78766-9350

WEB ADDRESS
ufcu.org

