



# Currency Affairs

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**University**  
FEDERAL CREDIT UNION  
*Live Learn Prosper*





## EYEWITNESS TO A CENTURY

As one of the nation's preeminent journalists, Walter Cronkite's broadcasts brought virtually every major news story of the last half of the twentieth century to the American people. CRONKITE: Eyewitness to a Century is the first exhibit to explore his experiences with some of the most crucial moments in history, including D-Day, the assassination of John F. Kennedy, the civil rights movement, the Vietnam War, the Watergate scandal, and the space race.

The exhibit brings Cronkite's personal and professional experiences to life, featuring never-before-seen items

from the Briscoe Center's collections. It also explores the integrity, accuracy and devotion to the larger ideals of journalism that made Cronkite one of the most respected public figures in the country.

Behind the design of the exhibit is Riggs Ward, an award-winning firm based in Virginia. With a dramatic, elegant design and strategic use of large-format photographs, the exhibit features carefully chosen archival and material culture items, including personal artifacts, letters, diaries, journals, ledgers, newspapers, broadsides and other ephemera. Visitors will experience Cronkite's unmistakable voice and screen presence via the incorporation of film and video footage throughout the exhibit space.

CRONKITE: Eyewitness to a Century was made possible through the generous support of the exhibit's sponsors: University Federal Credit Union, media sponsor KEYE-TV and the generosity of The McCombs Foundation.

## Cronkite: Eyewitness to a Century

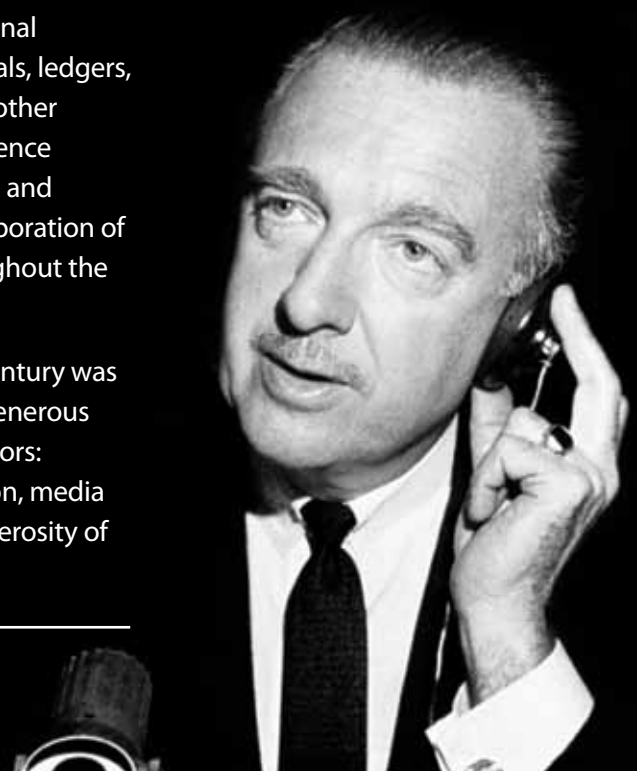
The LBJ Library and Museum

May 15, 2010 – January 3, 2011

Free Admission

Open Daily 9 AM – 5 PM

(closed Christmas Day)



## Upcoming Events You Should Attend

DATE	TIME	EVENT	DESCRIPTION
9/16/10	6 PM – 7:30 PM	An Evening with Morley Safer & Lesley Stahl	Veteran 60 Minutes hosts Morley Safer and Lesley Stahl will share their professional and personal memories of Walter Cronkite and today's journalistic challenges and triumphs. Tickets will be distributed at the LBJ Library and Museum Info Desk the week of 09/07/10 or email <a href="mailto:cah.rsvp@austin.utexas.edu">cah.rsvp@austin.utexas.edu</a> to RSVP.
9/19/10	1 PM – 3 PM	Austin Museum Day	The annual Austin Museum Day is a free city-wide rediscovery of Austin museums. The day features exhibitions and activities at 28 participating museums, including The LBJ Presidential Library and Museum.
9/23/10	6 PM – 9 PM	<i>Conversations with Cronkite</i> panel discussion and book signing including Don Carleton, Remar Sutton, Will deHoo	UFCU, the LBJ Library and Museum and the Briscoe Center for American History will present a program and book signing, featuring the release of Dr. Don Carleton's new book, "Conversations with Cronkite."  Intimate. Revealing. Candid. Published by the Dolph Briscoe Center for American History, <i>Conversations with Cronkite</i> gives readers a rare glimpse into the life and times of Walter Cronkite in his own words. The book contains selections from interviews between the legendary journalist and an experienced oral historian—Cronkite's friend, Dr. Don Carleton.  With the publication of "Conversations with Cronkite," readers have the opportunity to discover the behind-the-scenes stories of his life, edited by Carleton to focus on key events, issues and themes. More than just oral history transcripts, these are the intimate conversations of two friends, covering virtually every aspect of Cronkite's life and career. Illustrated with photographs and archival treasures from the Cronkite Papers, <i>Conversations with Cronkite</i> gives readers the opportunity to once again hear the voice of "the most trusted man in America." Seating is limited. To RSVP visit <a href="http://ufcu.org">ufcu.org</a> .



# President's Report



## Keys to UFCU's Continuing Success

As I visit with members and community leaders, before I'm asked about products, interest rates, or investment strategies, people want to know what UFCU stands for. What unique value proposition does UFCU offer the marketplace?

UFCU is a leader in the financial services industry because our purpose and motives are noble. Our beliefs and values are the bedrock upon which we help our members build their futures--- and thus build our own.

First and foremost is integrity. It drives the trust that makes relationships with our members possible and meaningful and our partnerships with them lifelong.

At UFCU it isn't about us; it's about you, the member. Each time we meet with or speak with members, the world revolves around them. As I visit with employees I remind them that, although this is not complicated conceptually, strong execution requires vigilance and constant focus.

When you walk into any of our branches, drive up to a teller window, or call on the phone, you benefit from another of our steadfast beliefs: that our employees are the best in the business, well-trained, motivated, and eager to demonstrate competence and commitment to your satisfaction.

As you view the turbulence around us, you and we recognize that what made UFCU successful in the past will not be sufficient in the future. At UFCU, we relish change as a driver of innovation and as an opportunity rather than a threat.

We work in one of the most heavily regulated industries. Rules and procedures, legislation, audits, and oversight are all part of our natural order. But those things don't prevent us from

generating the operating results we seek and maintaining the safety and soundness expected by our members. We value simplicity, which boosts self-confidence required to execute our mission.

Living these beliefs and values every day demands the highest form of leadership from all of us at UFCU. We believe leadership is more than a noun. Leadership requires living a shared sense of purpose and vision. It is collaborating and communicating freely, finding better ideas and sharing them eagerly across the entire organization, with the intent and the effect of raising performance and the quality of service delivered to our members.

At UFCU we share a vision of great possibilities grounded in beliefs and values we cherish, fully recognizing that your success drives our success.

You own us. We never take that for granted!

Warmest regards,

**Tony C. Budet**  
President/CEO



## A Surprising “Trusted Advisor” for UFCU

You may have known that legendary CBS Anchor Walter Cronkite had ties to Austin, and you may even have known that the Cronkite archives are housed in Austin at The LBJ Presidential Library and The University of Texas at Austin Dolph Briscoe Center.

But did you know that “The Most Trusted Man In America” for some years also had a relationship with UFCU? In fact many of UFCU’s consumer advocacy programs were developed on Walter Cronkite’s sailing vessel, the Wyntje.

UFCU’s “Wheels101” and “Second-Chance” auto loan refinancing programs were both developed out of discussions with Walter. Walter, who loved cars (especially fast ones) believed his entire life that having access to unvarnished facts rather than marketing hoopla was the key to protecting consumers.

UFCU’s getREAL consumer advocacy program for adults and IsThatSo? program for college-age young people also were developed with Walter’s input—and on Walter’s boat. Walter was always energized by tough consumer ideas, and especially by young people who debated those ideas with him.

For seven years, Walter was kind enough to host on his boat the young consumer advocate who developed these two programs. Will deHoo, 30, had many lively

debates with Walter on how consumers could “Safely Navigate the Realities of the Free System.” That was a phrase Walter used frequently.

“Walter believed good reporting meant factual reporting,” deHoo said in an interview after Cronkite’s memorial service in New York last fall. “We decided to make our consumer programs completely based on facts, not on marketing disguised as facts. ‘Safely Navigating the Free Enterprise System’ became our motto, thanks to Walter’s inspiration,” deHoo concluded.



From L to R: Harm (Foolproof Board Member), Walter (Legendary Journalist), Will (FoolProof CEO)

I’m telling you this for two reasons: right now, you can tour the Walter Cronkite archives and exhibit at The LBJ Library at UT. And if you’re in town on September 23, you also can attend a special Cronkite event sponsored by UFCU at the Briscoe Center. Both Will deHoo and I will be at that event. If you join us, you’ll gain an extraordinary understanding of the ethical backbone that made Walter Cronkite universally admired.

I hope you will also take time to look at the two consumer programs that have the ethical fingerprints of Cronkite all over them. Check them out by visiting [ufcu.org](http://ufcu.org) and click on getREAL. You can reach IsThatSo? from the getREAL site. And you can find details about the Walter Cronkite exhibit at UT on our site, also.

## Pity The Car Dealers No More

Eighteen months ago, even critics of the auto sales process like me were feeling sorry for most car dealers. Everything about the car business had been turned upside down in a matter of months. Thousands of dealerships disappeared, thousands of car salespersons

lost their jobs, and it appeared as if the great American love affair with cars had ended.

**Boy, has all that changed.** In 2008, for the first time in history, dealerships lost money on their used car operations. So far in 2010, used car prices are up to the point that they are causing excellent new car sales: customers are getting more for their trades, which encourages more of those customers to buy new. Used car profits for the dealer are up, too.

**Something the dealers really like,** their new car sales are up in profit per unit. And dealership profits overall have just reached the 2% net profit margin level—something that has rarely happened in the past 30 years, according to the industry bible, “Automotive News.”

**There’s more good news.** Companies like General Motors (the majority of the company owned by you, the taxpayer) are coming out with stunning new, high-tech vehicles.

**So, what does this mean to you, a potential car buyer?** Now can be an excellent time to trade cars, if you are very careful. You’ll get more for your trade-in, if you know what you’re doing. You’ll probably be able to negotiate a better price on a new car, if you know how to negotiate.

**What’s the downside of the car dealer renaissance?** First, you’ll probably pay more to buy a used vehicle. With strong used car sales, dealerships are holding out for fatter profits. And secondly, you’re going to have a very hard time getting cheap financing at a car dealership. It’s the one thing that hasn’t changed in the car business: most people pay a lot more to finance at a car dealership than they would if they financed at a credit union.

**What should you do now?** Remember this: you’ll always get the worst deal at any dealership, whether you’re buying new or used, if you haven’t done your homework. Start that homework now by visiting getREAL at [ufcu.org](http://ufcu.org) and reading my car buying guide!

**Remar Sutton**

UFCU’s Consumer Spokesperson





# Pets and hurricane season!

Officially, the Atlantic hurricane season is from June 1<sup>st</sup> to November 30<sup>th</sup>. Of course these dates aren't set in stone. Hurricanes have occurred outside of these six months, but these dates were selected to encompass more than 97% of activity.

## WHEN IS HURRICANE SEASON MOST ACTIVE?

- There is a very peaked season from August to October, with:
  - 78% of the tropical storm days;
  - 87% of the “minor” hurricane days;
  - 96% of the “major” hurricane days.
- Within this peak hurricane season, early to mid-September is the pinnacle.
- One of the most important decisions you will have to make is “Should I evacuate?” If you are asked to evacuate, you should do so without delay!
- Don't forget your pet when preparing a family disaster plan.
- Contact your veterinarian or local humane society for information on preparing your pets for an emergency.

## BEFORE THE DISASTER

- Plan your evacuation strategy and don't forget your pet! Specialized pet shelters, animal control shelters, veterinary clinics and friends and relatives out of harm's way are ALL potential refuges for your pet during a disaster. If you plan to shelter your pet – work it into your evacuation route planning.
- Make sure that your pets are current on their vaccinations. Pet shelters may require proof of vaccines.
- Have a current photograph of your pet.
- Keep a collar with identification on your pet and have a leash on hand to control your pet.
- Have a properly-sized pet carrier for each animal – carriers should be large enough for the animal to stand and turn around.

## DURING THE DISASTER

- Animals brought to a pet shelter are required to have: proper identification collar and rabies tag, proper identification on all belongings, a carrier or cage, a leash, an ample supply of food, water and food bowls, necessary medications, specific care instructions and newspapers and trash bags for clean up.
- Bring pets indoor well in advance of a storm – reassure them and remain calm.

## AFTER THE DISASTER

- Walk pets on a leash until they become re-oriented to their home – often familiar scents and landmarks may be altered and pets could easily be confused and become lost. Also, downed power lines, reptiles brought in with high water and debris can pose a threat for animals after a disaster.
- If pets cannot be found after a disaster, contact the local animal control office to find out where lost animals can be recovered. Bring along a picture of your pet if possible.
- After a disaster, animals can become aggressive or defensive – monitor their behavior.

After every hurricane strikes, there are hundreds of animals that suffer from the lack of planning by their owners. Don't let your pet be one of those.

**For more information about hurricane preparedness, go to [www.noaa.gov](http://www.noaa.gov) and [www.fema.gov](http://www.fema.gov) or call UFCU Insurance Services at (512) 421-8150.**

# Member Education Seminars & Events

Mark your calendar and register at [ufcu.org](http://ufcu.org)

Date	Topic	Time	Location	Description
09/15/10	Insurance and LTC Dual Funding Policies	6 PM	N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	There is probably not another industry that has changed as much over the last 20 years as the insurance business. That is why we at UFCU feel it is important to review your life insurance needs on a regular basis to make sure that you have the most appropriate and cost effective coverage available. Please join us for our complimentary seminar where we will discuss the different types and uses of life insurance.
09/21/10	Understanding and Improving Your FICO Credit Score	6 PM	Norris Conference Center 2525 W Anderson Lane Austin, TX 78757	Enhancing your credit score knowledge can save you hundreds, if not 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.
10/06/10	How Will Estate Planning Change On January 1 <sup>st</sup>	6 PM	Ben White Branch 130 E Ben White Blvd Austin, TX 78704	We will discuss what changes will occur in estate planning after January 1, 2011. Among the various changes that are anticipated, as of press time, include the return of the estate tax and an increase in marginal tax rates. We will also discuss how you can better prepare for these changes
10/13/10	Socially Responsible Investing	6 PM	N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	This seminar 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 and will provide key reasons to consider the Calvert Global Alternative Energy Fund.
10/23/10	Shred Day	10AM - 2 PM	N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	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 also will be available to answer any questions and/or concerns about ID theft and other fraud issues. Mark your calendars now!
11/03/10	Social Security Options	6 PM	Steck Branch 3305 Steck Ave Austin, TX 78757	Please join us for this exciting presentation. 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.
12/08/10	Teacher Retirement System Options- Update for 2010 Retirees	6 PM	N Guadalupe Branch 4611 Guadalupe St Austin, TX 78751	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.
12/14/10	Stepping Out of Cash	6 PM	Brodie Branch 9925 Brodie Ln Austin, TX 78748	This seminar will reveal the strategies for putting your cash to work. We will review the risks of over-investing in cash, the benefits of bonds, the strategies for putting cash to work and the steps that should be taken to achieve success.



**Rick Ybarra**  
Trust Officer

# Trust Services

## When Should You Plan Your Estate?

The purpose of estate planning is to ensure that after you pass on your assets go to your intended

beneficiaries. Thus people often associate estate planning with old age and delay action. The best time to plan your estate is now, before you need an estate plan. Remember, advance planning is the key to any successful endeavor.

### Asset Preservation

If you begin your estate planning now, you may be able to preserve your assets for your spouse and other heirs in a safe and tax-efficient way. A simple will can efficiently transfer your assets; however, you'll have no guarantee that a reliable investment manager will succeed you. A legal arrangement called a "trust" may ensure that your family's financial future is protected if you die or become incapacitated. With a trust, you legally transfer some or all of your assets to a trustee's care. You can make the transfer effective immediately, upon your disability or death, or at some future time. Carefully choose a trustee with strong administration and investment skills to handle substantial assets so that your family's finances will be carefully managed for all the beneficiaries regardless of their age, health or financial experience.

### Reduce Uncle Sam's Share

The estate tax is currently scheduled to return in 2011. Unless Congress makes changes, the exemption amount will be \$1 million, which is substantially less than the \$3.5 million exemption in 2009. Transfers to a spouse generally are not subject to estate tax. However, the estate tax rules may make it difficult to escape paying taxes when those same assets eventually pass to your children or other heirs. By planning ahead and setting up a trust now -- before you actually need it -- your children may be able to avoid paying hefty taxes on the assets they inherit from your spouse. Of course, professional guidance is essential before acting.

### Protect Your Family

None of us likes to think about our own mortality or the chance of becoming incapacitated. And that's exactly why so many families are caught unprepared when incapacity or death strike. You can protect your family and help ensure their financial future with a properly designed trust. If you want to know more about the importance of setting up a trust before you need it, please contact Rick Ybarra via email at [rybarra@ufcu.org](mailto:rybarra@ufcu.org) or at (512) 467-8080, x 21109.





# GREEN INVESTING: Looking at the Numbers and Beyond

Green or socially responsible investing describes an investment strategy which combines the intentions to help maximize both financial return and social good. In general, socially responsible investors favor corporate practices which are environmentally responsible, support workplace diversity and increase product safety and quality. Prior to conceptualization of this phenomenon, return on investment used to be the sole criterion for creating an investment portfolio.



socially responsible investors follow a four-step process - identifying financial goals, determining key social issues, identifying companies pursuing such socially responsible behavior, and making investments in such companies. At the investment department at UFCU, we work diligently for our members to find quality retirement planning tools that are suitable for the socially conscious.

An in-depth analysis of a company's financial performance is just one part of the investment process. From the green perspective, a prudent investment earns competitive returns, but also helps to build a sustainable future and enhance the quality of life.

Today, investments with social responsibility have become a norm. Investors loaded with a strong favor for social responsibility have their offers open for companies following certain norms. These

Would you like a complimentary review of your retirement investments to determine the Green in your portfolio? Contact our Investment Center, available through CFS\*, at **(512)467-8080 x21081** or email **investments@ufcu.org** to schedule a private consultation.

\*Investment products and services offered through CUSO Financial Services LP (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. University Federal Credit Union is affiliated with CFS (member FINRA/SIPC).



# UFCU Investment Representatives' Areas of Specialization:

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

## Meet Your Investment Representatives



**Alan Cole**  
Senior Investment Advisor  
acole@ufcu.org

*"My passion over the past 25 years has been guiding people to reduce non-appreciating debt and save for a comfortable retirement, with something in between to enjoy life."*

- Active Securities Licenses (Series 7, 63, 65)
- Life Insurance Licensed
- Bachelor of Science from The University of North Texas
- 15 years of experience in the financial services industry
- Securities and insurance licensed in the state of Texas



**Michael Guthrie**  
Senior Investment Advisor  
mguthrie@ufcu.org

*"My commitment as a financial advisor is to genuinely care about my client's financial well being. A large part of my financial planning process is to help clients realize that true wealth often extends beyond their money and into their legacy."*

- Active Securities Licenses (Series 6, 7, 63, 66) and Investment Advisor Representative registered through CUSO Financial Services, L.P. (CFS), our broker-dealer
- Securities licensed in the states of California, Colorado, Illinois, New Mexico, New York, North Carolina, Oklahoma, Texas and Utah
- Life Insurance Licensed in the state of Texas
- Long-Term Care Insurance Licensed in the state of Texas
- Bachelor of Business Administration in finance, Texas State University
- 13 years of experience in the financial services industry



**Mark Spirk**  
Senior Investment Advisor  
mspirk@ufcu.org

*"As a financial advisor for the past 10 years, I realize that finding a reliable advisor to offer guidance through life's financial challenges can seem intimidating at times and I pride myself in presenting easy-to-understand solutions in a relaxed environment."*

- Active Security Licenses series 7, 63, 65, and 24 in the states of California and Texas registered through our broker/dealer CUSO Financial Services LP
- Texas Life, Accident, and Health Insurance License
- Bachelor of Science degree in communications media from Indiana University of Pennsylvania
- Master of Business Administration degree from the University of Wisconsin-Milwaukee



**Joleen Cervenka**  
Investment Coordinator  
jcervenka@ufcu.org

*"I am dedicated to delivering quality service while supporting our senior investment advisors in building relationships and providing our members with quality solutions to their retirement planning needs."*

- Two years experience in the financial services industry
- Active Securities Licenses Series 7 and 66 in the state of Texas registered through our broker/dealer CUSO Financial Services LP



**Trevor Wells**  
Investment Coordinator  
twells@ufcu.org

*"I am committed to helping UFCU members, and I am knowledgeable in all of the financial products that are available through University Federal Credit Union and CUSO Financial Services LP and look forward to helping our members."*

- Active Security Licenses series 7 and 66 in the state of Texas registered through our broker/dealer CUSO Financial Services LP
- Bachelor of Arts in economics from Texas State University

\*Investment products and services offered through CUSO Financial Services LP (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. University Federal Credit Union is affiliated with CFS (member FINRA/SIPC).

# UFCU, making dreams a reality.

## Sharkey's Cuts for Kids

Sharkey's offers everything from first haircuts in a sports car, haircuts while playing video games, mini-cures, glamour girl parties, and a wide arrangement of unique toys and gifts.

*"We had used UFCU prior to owning our current business. When we were looking for financing options for our business we immediately approached UFCU. They were the perfect match for first time business owners like us. Not only did they help us step by step to make our dream become reality, but also helped us with networking and marketing once the business was open. I definitely feel confident about my business with UFCU's strong support."*

**AJ & Shetal Patel - Owners**



## Nancy Kuznieski Farmer's Insurance Agent

Nancy is a local Farmer's insurance agent with over 10 years of experience. She believes in exceptional service and making sure you have the right protection you need for all your insurance needs.



*"I have been a member of University Federal Credit Union since I was 15 years old. Several years ago I decided I didn't want my Farmer's Insurance Agency to continue paying rent. Within a short time after that decision my husband and I began discussing buying an office. The entire transaction from beginning to end was handled very professionally. I had several other lenders contact me for my business during this time, but I felt so comfortable with UFCU I never considered changing. I would highly recommend UFCU to anyone looking to purchase business real estate. I don't believe there is another organization that can and will do what UFCU does when it comes to Business Lending."*

**Nancy Kuznieski - Farmer's Agent**

## Gassane Tailors, Inc. Commercial Real Estate

Gassane Tailors is locally-owned and operated specializing in custom tailoring and alterations. They use the world's finest fabrics from England and Italy. Gus has been a personal tailor for two US Presidents.

*"I have been in Austin for 39 years and have done business with UFCU for the last five years. I am so satisfied and happy with my relationship with UFCU. They know how to handle business- especially real estate. Mike Gandy and his team handle business very professionally. They are very helpful and if I need anything they help me quickly."*

**Ghassan "Gus" Karim - Owner - GASSANE TAILORS**



## UFCU Board of Directors & Officers

### Board of Directors:

- Thomas J. Ardis, Chairman
- D. Michael Harris, Ph.D., CPA, CITP, Vice Chair
- Cynthia A. Leach, Secretary
- Mary A. Seng, Treasurer
- Neal E. Armstrong, Ph.D.
- Jerry L. Davis
- John R. Durbin, Ph.D.
- Carl E. Hansen, Ph.D.
- John A. Martin
- William T. Guy, Jr., Ph.D., Director Emeritus
- George K. Herbert, Ph.D., J.D., Director Emeritus
- Frank J. Peters, Director Emeritus

### Supervisory Committee:

- Les W. Carter, D.B.A., Chairman
- Chris A. Plonsky, Secretary
- Ned H. Burns, Ph.D.
- C. Brian Cassidy, J.D.
- Marilla Svinicki, Ph.D.

### Principal Officers:

- Tony C. Budet, President/CEO
- Steve M. Ewers, VP Information Technology/CIO
- Steve E. Kubala, SVP Operations/COO
- Becky M. LeBlanc, VP Leadership
- James A. Nastars, SVP Lending/Collections
- Laurie A. Roberts, President
- UFCU Real Estate Services
- Yung V. Tran, CPA, SVP Finance/CFO
- Sheila J. Wojcik, Ph.D., VP Membership

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



### Star Performer:



**Melissa Andrade**  
Financial Services  
Representative 3,  
Lakeline

### Rising Star:



**Cliff Davis**  
PT Financial Services  
Representative,  
N Guadalupe

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.



# Mobile Banking

By the end of 2010, UFCU mobile banking will be available to you, and will include many convenient features:

- View account balances
- Access transaction history
- Transfer money between eligible UFCU accounts

*We've had many requests for UFCU to provide a mobile banking service. Well, you asked, and we are responding.*

As we reach our implementation date, we will be sending out information via **ufcu.org** and social media channels, **Twitter** and **Facebook**. If you aren't already following us, join today and you'll be the first to know what's going on with UFCU.

**Here's to improving convenience for our members!**



**Lyndee Bennett**

UFCU Marketing Media  
Project Manager

## MONITOR YOUR ACCOUNT ACTIVITY WITH ACCOUNT ALERTS

Are you concerned about potential fraud on your VISA® Debit/Check Card or just want to keep better track of your purchases? Did you know you can subscribe to Account Alerts and receive an email with the location and amount of the purchase every time you use your UFCU debit card?

### To subscribe to the Debit/Check Card Purchase Account Alert:

- Log in to Online Banking
- Select Account Alerts in the navigation bar
- Select the Add Alert tab
- Select Debit/Check Card Purchase from the drop down menu and then Submit
- Select the account and verify your email address, and then Submit

In the Email Setup tab, you can register up to five email addresses. When you set up an alert, you can choose to send it to any or all of these addresses. You can send an alert to any device (pager, phone, etc.) which has a valid email address.

If you receive a Debit/Check Card Purchase Account Alert for a purchase you didn't make, please contact us immediately to have your debit card transaction investigated.

### We also offer the following Account Alerts:

- Account Activity Summary
- Account Balance Change
- Check Cleared
- Check Stop Payment Expiration
- Electronic Deposit
- Non-Sufficient Funds Check
- Withdrawal Notification

You can learn more about Account Alerts by reviewing the Online Banking FAQs at [ufcu.org](http://ufcu.org).



## Did you get your last auto loan with us?

If so, thank you. If not we would like to know why. Please email Jim Brown, [jbrown@ufcu.org](mailto:jbrown@ufcu.org), with your feedback.

# Holiday Closings

UFCU will close in observance of the following holidays:

- LABOR DAY** .....Monday, September 6
- COLUMBUS DAY** ..... Monday, October 11
- VETERANS DAY** .....Thursday, November 11
- THANKSGIVING DAY** .....Thursday, November 25
- CHRISTMAS EVE**..... Friday, December 24, at 2 PM
- CHRISTMAS** ..... Saturday, December 25

## 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**  
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