



The United Heritage **OBSERVER**

uhcu.org
512.435.4545
903.597.7484
800.531.2328

Volume III • 2019



A NEW HOME FOR THE HOLIDAYS

At United Heritage Credit Union, we value each of our members and their different financial needs, especially when it comes to their mortgage loan. Whether you're purchasing your first home or looking to refinance your current home, our home loan specialists can help!

United Heritage offers a wide variety of products for our members looking to purchase a home, like FHA and VA loan programs. We also have 0%-3% down payment options available! For members who want to refinance for a lower monthly payment or looking to do some upgrades by using your home's equity, UHCU has refinance and home equity loan options available as well. Our knowledgeable home loan specialists will help you

determine what loan programs you qualify for and assist you throughout the process, from application to closing. United Heritage also has multiple tools available at **uhcu.org**, such as mortgage calculators and educational resources to help you through the process.

Don't leave your home loan to just anyone. You trust UHCU with your banking; now it's time to trust us with your home loan needs too! To learn more visit **uhcu.org/mortgage** or call 512.435.4444.

Membership required. Various loan programs are subject to borrower qualification. Closing costs apply. Equal Housing Opportunity. NMLS #630601



United Heritage
Credit Union

Follow Us

Follow us on    for the latest information and giveaways.

FINANCIAL REPORT

ASSETS

Loans.....	\$ 867,751,840
(Less Allowance for Loan Loss).....	\$ (2,872,386)
Cash/Cash on Deposit/Investments.....	\$ 117,413,123
Fixed & Other Assets.....	\$ 72,301,566
Share Insurance.....	\$ 8,399,781
Total Assets.....	\$ 1,062,993,924

LIABILITIES & EQUITY

Liabilities.....	\$ 22,842,540
Member Deposits.....	\$ 940,489,815
Equity.....	\$ 99,661,569
Total Liabilities/Equity.....	\$ 1,062,993,924

RATIOS

Reserves.....	9.65%
Loan to Deposit.....	92.27%
Return on Assets.....	0.72%
Loan Delinquency.....	0.35%

MEMBERS..... 66,467

3 Steps to Take If Your Card is Compromised

The holidays can be a stressful time, especially if you experience fraud on your debit or credit card. At UHCU, we help people work through the complications of having a compromised card. Responding quickly is important, and we suggest taking these three steps right away if you think your card has been compromised.

Step 1 - Call your credit union, bank or credit card company.

The sooner you call and report a fraudulent charge, the better. Your bank, credit union or credit card company will freeze your account, so that no more charges can be made with that card information. Most credit card companies will send you a replacement card that will come in the mail a few days later. Our members can visit a branch to get an instant issue debit card if your card is compromised. UHCU uses Falcon Fraud Manager, a proactive monitoring service that will contact you directly regarding suspicious activity. To report a compromised card to UHCU, call our card services department at 512.435.4545, 903.597.7484 or 800.531.2328.

In addition, UHCU debit card users have the ability to pause their card in real-time in order to not allow any transactions. You can do this within Online Banking and the UHCU Mobile App. Look for the Card Management section on the right-hand side of Online Banking or by clicking the "More" button within the UHCU Mobile App.

Step 2 - Change your passwords.

Log in to your bank or credit card platform and change your passwords as soon as possible. When a card is compromised, it's impossible to know what information the fraudster has. Changing your passwords puts a giant roadblock in front of their schemes and keeps your information secure. The passwords on the compromised credit or debit card are your first priority to change, followed by all the other places you have that card information stored for payment. It's quite possible that the breach came through one of those accounts, and changing your passwords routinely is the best way to protect yourself now and in the future.

Step 3 - Monitor your accounts.

Keep an eye on all your financial accounts for a few days by logging in and reviewing charges and purchases. Card scammers tend to act fast, making a cluster of charges before their victims notice. Since there's no way to know what information they have, monitoring all your accounts for a few days is the best course of action because you'll be able to see and report any additional fraud quickly.

Taking these three steps can stop credit and debit card fraud in action and prevent further affronts to your finances and identity. We hope you never have to experience a compromised card, but if you do, know that you have resources to protect yourself.

Team United Heritage School Supply Drive

Team United Heritage (TUH) would like to thank all who contributed to the outstanding success of the 2019 School Supply Drive. The school supplies collected by TUH were donated to The Settlement Home in Austin and #SchoolisCool in Tyler. All supplies were delivered to these charitable organizations in early August for use throughout the 2019-2020 school year.



DID YOU KNOW?

UHCU Insurance Services offers comprehensive, affordable coverage for your car, home and business. With United Heritage, you can get an instant quote, and find out how much you could save! You can request a quote at any time – even if your policy isn't about to expire!

Head to uhcuinsurance.com or call 512.435.4555 to learn more about UHCU Insurance Services and get your instant a quote today.

Insurance provided by UHCU Insurance Services, LLC.



AUTO LOANS

as low as **2.89%** APR

Membership required. Limited time offer. United Heritage policies, terms, conditions and restrictions apply. Offers not eligible on existing United Heritage loans. Rates and fees subject to change without notice. APR dependent on credit, collateral and term selected. Loan interest begins to accrue on open date of loan.

It's the most wonderful time of the year...

SKIP-A-PAY

SKIP YOUR NOVEMBER, DECEMBER, OR JANUARY LOAN PAYMENT
LEARN MORE AT UHCU.ORG/SKIPAPAY

SKIP-A-PAY: Home Equity, Home Improvement, Mortgage, Leases and Business Loans are not eligible. Newly originated loans with less than 6 completed on-time payments are not eligible. For eligible loans qualifying factors apply including but not limited to a minimum of 6 completed on-time payments since most recent deferral. Acceptance of your request in person, by mail or electronically does not constitute approval. Skipped payment is added to the end of the loan term which extends the loan term at least one payment. Loan interest continues to accrue which increases the amount of interest paid over the term of the loan. Multiple Skip-A-Pays applied to any loan extends the repayment term of the loan by multiple payments and increases the interest paid over the term of the loan. In the event of a claim, Guaranteed Asset Protection (GAP) may be affected. For an approved request, a \$20 fee is added to the applicable loan's outstanding principal balance. Approved requests are eligible for one month only and must be submitted at least 3 days before the requested skip loan due date. DONATION: United Heritage Charity Foundation contributes to many local organizations and projects. If a donation is not selected, half of the \$20 Skip-A-Pay fee will be donated to the Foundation.

Auto Raffle Winner Announced



Congratulations to Tamantha Darling, winner of the eighth-annual United Heritage Charity Foundation Auto Raffle and proud owner of a new 2019 Jeep Cherokee Latitude! The winning ticket was randomly drawn on Saturday, July 13, 2019 at UHCU's Member Appreciation event at the Dell Diamond. Ms. Darling purchased the winning ticket at United Heritage Credit Union's Lakeway branch location.

A total of \$75,132 was raised through the 2019 Auto Raffle ticket sales, which brings the total raised through the United Heritage Charity Foundation Auto Raffle

to \$541,818 since its inaugural year in 2011. Funds raised through raffle ticket sales help make the Charity Foundation's charitable objectives possible.

"On behalf of the United Heritage Charity Foundation, I'd like to thank everyone who contributed to the monumental success of the 2019 Auto Raffle," United Heritage Charity Foundation Chairman May Lofgreen said. "The money raised through the Auto Raffle is paramount to the Foundation to consistently achieve its goal of contributing to deserving organizations that positively impact the community."

DID YOU KNOW?

Due to potential security concerns created once Microsoft ends support to Internet Explorer, United Heritage Credit Union's Online Banking provider will end support and access to the system via the Internet Explorer browser in April of 2020.

After this date, Internet Explorer 11 (and any older versions) will not be able to access Online Banking. We recommend upgrading your browser as soon as possible to avoid any disruptions in Online Banking access.

If you are an Internet Explorer user, you should start to see messages about this change when logging in to Online Banking.

Head to uhcu.org/blog or call 800.531.2328 to learn more.

BRANCHES

GEORGETOWN

12 WATERS EDGE CIR
GEORGETOWN, TEXAS 78626

CEDAR PARK

1801 E WHITESTONE BLVD (FM 1431)
CEDAR PARK, TEXAS 78613

ROUND ROCK

301 MAYS CROSSING DR
ROUND ROCK, TEXAS 78664

NORTH AUSTIN

12208 N MOPAC EXPY
AUSTIN, TEXAS 78758

RIVER PLACE

10815 RR 2222
AUSTIN, TEXAS 78730

LAKEWAY

3317 S RR 620
AUSTIN, TEXAS 78738

WESTLAKE

2009 S CAPITAL OF TEXAS HWY
AUSTIN, TEXAS 78746

SOUTHEAST AUSTIN

1900 WOODWARD ST
AUSTIN, TEXAS 78741

THREE DRIVE-THRU LANES
LOCATED AT AUSTIN FEDERAL CREDIT UNION

SOUTH AUSTIN

6400 MANCHACA RD
AUSTIN, TEXAS 78745

SOUTHWEST AUSTIN

5011 W SLAUGHTER LN
AUSTIN, TEXAS 78749

KYLE

5029 KYLE CENTER DR (S FM 1626)
KYLE, TEXAS 78640

TYLER

522 S BROADWAY AVE
TYLER, TEXAS 75702

CALENDAR

November 11 Closed, Veterans Day

December 25 Closed, Christmas Day

November 28 Closed, Thanksgiving Day

January 1 Closed, New Year's Day

December 24 Closed, Christmas Eve

TYLER MEMBER APPRECIATION



Our Annual Tyler Member Appreciation Carvinal took place on October 19, 2019.

Members enjoyed tasty food, music, prize drawings, face painting, family-friendly games and visits with Beaker, the UHCU Eagle mascot. Be sure to check uhcu.org for information for 2020 member appreciation events.



©2019 United Heritage Credit Union. All rights reserved. United Heritage Credit Union is in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Your savings are federally insured to at least \$250,000 through the National Credit Union Share Insurance Fund (NCUSIF) managed by the National Credit Union Administration, a U.S. Government Agency.