



The United Heritage **OBSERVER**

uhcu.org

512.435.4545

903.597.7484

800.531.2328

Volume I • 2020



NEW YEAR, NEW LOAN

Starting off the New Year should be a time of celebration. For many of us who have auto loan payments with high interest rates it can be a drag imagining making that large payment every month for the next few years.

At United Heritage Credit Union we want to help you start the year off right with a lower monthly auto loan payment. United Heritage Credit Union offers low-rate auto loans with flexible terms. Our local loan specialists will provide you with personalized service and work with you to help you get a lower rate or more flexible terms. If you haven't had a chance to purchase your new car yet, we offer auto loans as low as 2.89% APR, and can

get you pre-approved before you head to the dealership to give you greater bargaining power and more freedom in your purchasing decisions.

Plus UHCU offers payment protection, GAP and vehicle service contracts too! Plus, you will be able to defer your first car payment for up to 90 days - use the extra cash to pay off holiday debt or to save for a spring break mini vacation.




No matter what you drive this year, UHCU can help you with your auto loan needs. Visit uhcu.org/auto or call 512.435.4444 to find more information about UHCU's auto loans!

Limited time offer. Membership required. Offers not eligible on existing United Heritage loans. APR applies to well-qualified borrowers. APR dependent on collateral, loan amount, credit and term selected. Loan interest begins to accrue on open date of loan. Delaying first payment for 90 days increases amount of interest paid over term of loan.



United Heritage
Credit Union

Follow Us

Follow us on    for the latest information and giveaways. Visit uhcu.org/conversations for more info.

FINANCIAL REPORT

ASSETS

Loans.....	\$ 873,077,611
(Less Allowance for Loan Loss).....	\$ (3,148,324)
Cash/Cash on Deposit/Investments.....	\$ 116,123,106
Fixed & Other Assets.....	\$ 77,532,527
Share Insurance.....	\$ 8,637,935
Total Assets.....	\$ 1,072,222,855

LIABILITIES & EQUITY

Liabilities.....	\$ 11,741,315
Member Deposits.....	\$ 960,168,519
Equity.....	\$ 100,313,021
Total Liabilities/Equity.....	\$ 1,072,222,855

RATIOS

Reserves.....	9.66%
Loan to Deposit.....	90.93%
Return on Assets.....	0.65%
Loan Delinquency.....	0.32%

MEMBERS..... 66,947

Your savings remain safe and secure at United Heritage Credit Union. Our prudent lending and investment practices have resulted in superior loan performance and a financially strong and fiscally sound financial institution. Additionally, your funds are insured up to \$250,000 through NCUA. Our strength lies with our members and the trust you place in United Heritage Credit Union as your financial institution—a trust we strive to earn every day. Documents relating to United Heritage's finances and management are available by contacting Julie Carter at 512.435.4545 x4209.

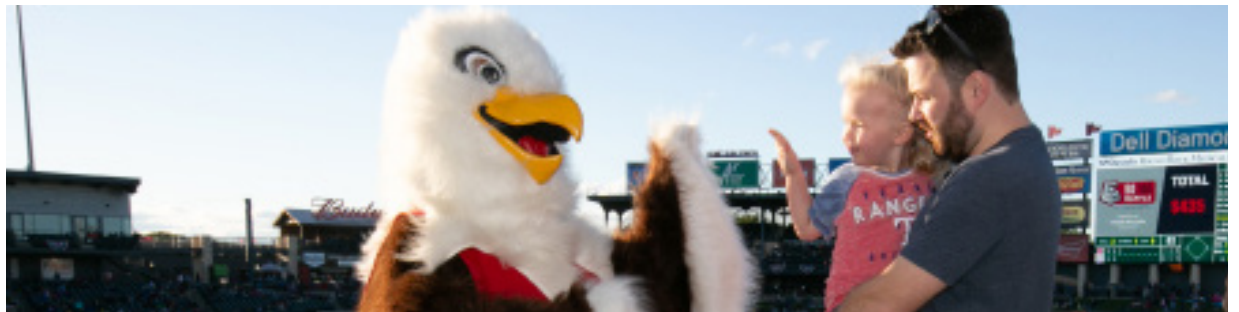
DID YOU KNOW?

UHCU members receive more than just great service. As a Credit Union member, you can take advantage of the services that are available to members. Head to your local branch the next time you need:

- Notary Services
- Safe Deposit Boxes
- Stamps for Purchase
- Coin Counter
- Money Orders
- Prepaid VISA Gift Cards

Visit uhcu.org/locations today for more information.

See Fee Schedule for applicable rates and fees.



Appreciating Our Members

United Heritage Credit Union is hosting its annual Member Appreciation events at the Dell Diamond! These are fun, family-friendly gatherings. Due to the high demand for tickets, we will hold three events in 2020:

Saturday, April 25, 2020

Game at 7:05 PM

Sunday, April 26, 2020

Game at 1:05 PM

Saturday, July 18, 2020

Game at 6:05 PM

Events will include: Round Rock Express baseball game, hamburgers, hotdogs, ice cream and cookies. There will be door prizes, face painters, balloon artists and appearances by Beaker, the UHCU eagle mascot. Tickets are \$5.00 each for children and adults. Proceeds from ticket sales benefit the United Heritage Charity Foundation.

Dell Diamond Ticket Drawing Instructions

- One entry per member household is allowed
- Select only one event date: April 25, April 26 or July 18
- Select up to a maximum of four tickets
- Tickets are \$5.00 each for children and adults

The 2020 event tickets will be sold using a random drawing system. There are three easy steps to enter:

1. Determine which date you wish to attend and the number of tickets desired (up to four).
2. Between February 7 and March 7, complete the secure online registration form at uhcu.org/memberappreciation and ensure the available balance in your account will cover your ticket request.
3. Check your email on March 12 to find out if you were randomly chosen to purchase tickets.

Dell Diamond Ticket Drawing Dates

February 7: Registration opens

March 7: Registration closes

March 12: Ticket recipients will be notified by email

Visit uhcu.org/memberappreciation for full details.

The fun doesn't stop there! Tyler Member Appreciation will be held in the fall of 2020. Additional information will be available via uhcu.org/tylerappreciation, United Heritage's social media accounts and email.

Funds for the cost of the tickets must be available in the member's account for withdrawal if entry is drawn. Chances of being a ticket recipient based on number of entries received during the entry period of Feb. 7 - Mar. 7. Limited ticket availability. Advance purchase only. Proceeds from ticket sales benefit the United Heritage Charity Foundation. Online access available in United Heritage Credit Union lobby locations. Visit uhcu.org/memberappreciation for details.

Start the new decade in your new home!

with down payments as low as

3%




United Heritage policies, terms, conditions, and restrictions apply. Rates and fees subject to change without notice. Membership required. Various loan programs are subject to borrower qualification. Closing costs apply. Equal Housing Opportunity. NMLS #630601.

DID YOU KNOW

When you open an account at UHCU and setup direct deposit you can get paid up to two days early. It's your money, why not get it sooner?

For more information, go to uhcu.org/getpaidearly or call **512-435-4545** to stop the wait and get your paycheck early.

Membership required. Federally insured by NCUA.



**AUTO
LOANS**
as low as
2.89% APR

Limited time offer. United Heritage policies, terms, conditions and restrictions apply. Existing United Heritage loans not eligible. Rates and fees subject to change without notice. Membership required. APR applies to well-qualified borrowers. Various repayment terms available.

2020 Board Nominations Announced

United Heritage has two Board of Director seats to be filled by election at the 2020 Annual Membership meeting. The Nominating Committee has nominated the following candidates for these positions:

Robert W. Spurck, Jr.

Robert W. Spurck, Jr. joined the Board of Directors as an associate member in 2015 and was elected as a member of the Board in 2017. He has been a UHCU member since 2012. Mr. Spurck is Principal at RB Healthcare Ventures, LLC. He received his Bachelor of Science in Biology from Tulane University in New Orleans, Louisiana, and his Master of Science in Health Care Administration from Trinity University in San Antonio, Texas. At Tulane, he was a three-year varsity letterman in basketball.

Mr. Spurck is the former Chief Executive Officer of both Austin Diagnostic Clinic and Brackenridge Hospital. Mr. Spurck is the former Chairman of The ARC; is the Chairman of the Concordia University Nursing Advisory Board; is a Board Member of the Williamson County Institute of Excellence; serves on the Board of the Renfert Foundation; and holds a membership with the American College of Health Care Executives.

H. Ralph Wilburn, PHD, CCD

H. Ralph Wilburn is Vice Chairman of the United Heritage Board of Directors. Dr. Wilburn has been a member of the United Heritage Board of Directors since

1999 and has been a UHCU member since 1984. Prior to his appointment to the Board of Directors, Dr. Wilburn served on the Supervisory Committee for four years, two of those as Chairman. He graduated from The Credit Union Directors Leadership Institute, where he earned the prestigious designation of Certified Credit Union Director (CCD).

Dr. Wilburn retired from the United States Air Force in 1984 as a Chief Master Sergeant with 30 years of service. Throughout his USAF career he held numerous financial and management positions, and holds a master's degree in Human Resources Management from Pepperdine University along with a doctorate from the University of Texas at Austin. Dr. Wilburn is an assistant professor in the Munday School of Business at St. Edward's University.

Members of United Heritage may vote on these candidates or submit other nominations by petition. A valid petition must contain a certificate from a nominee stating their agreement to serve if elected, a statement of qualification, biographical sketch and the signatures of at least one-half percent of the membership. As United Heritage By-Laws state, write-ins or floor nominations are not permitted at the Annual Meeting.

Contact Julie Carter at 512.435.4545 for instructions and forms, which must be delivered to United Heritage by 5:00 PM on Wednesday, March 20, 2020. The Annual Meeting will be held at 10:30 AM on Tuesday, April 28, 2020, at the Hilton Hotel at the Austin-Bergstrom

BRANCHES

CEDAR PARK

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

GEORGETOWN

12 WATERS EDGE CIR
GEORGETOWN, TEXAS 78626

KYLE

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

LAKEWAY

3317 S RR 620
AUSTIN, TEXAS 78738

NORTH AUSTIN

12208 N MOPAC EXPY
AUSTIN, TEXAS 78758

RIVER PLACE

10815 RR 2222
AUSTIN, TEXAS 78730

ROUND ROCK

301 MAYS CROSSING DR
ROUND ROCK, TEXAS 78664

SOUTH AUSTIN

6400 MENCHACA RD
AUSTIN, TEXAS 78745

SOUTHEAST AUSTIN

1900 WOODWARD ST
AUSTIN, TEXAS 78741

THREE DRIVE-THRU LANES

LOCATED AT AUSTIN FEDERAL CREDIT UNION

SOUTHWEST AUSTIN

5011 W SLAUGHTER LN
AUSTIN, TEXAS 78749

WESTLAKE

2009 S CAPITAL OF TEXAS HWY
AUSTIN, TEXAS 78746

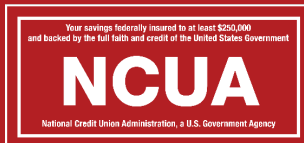
TYLER

522 S BROADWAY AVE
TYLER, TEXAS 75702



EQUAL HOUSING
OPPORTUNITY

NMLS #630601



CALENDAR

Feb 17: Closed Presidents Day

April 15: Tax Day

April 25: Member Appreciation

April 26: Member Appreciation

May 25: Closed Memorial Day

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

United Heritage Credit Union
P.O. Box 202020, Austin, Texas 78720
512.435.4545 or 800.531.2328
memberassist@uhcu.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

914 East Anderson Lane, Austin, Texas 78752-1699
Telephone Number: (512) 837-9236
Website: www.cud.texas.gov

\$5,000 College Scholarship Available

Applications Due: February 14, 2020

The United Heritage Charity Foundation invites high school seniors to apply for the United Heritage Community Scholarship. The \$5,000 scholarship is awarded annually to high school seniors who plan to attend an institution of higher learning in the fall. Student members and students related to a United Heritage member are eligible. The recipient is selected

based on community service, character and leadership, extracurricular activities, scholastic achievement and letters of recommendation. Applications and more information can be found online at uhcf.org/scholarship and at all United Heritage branch locations.