



The United Heritage **OBSERVER**

uhcu.org
512.435.4545
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Volume III • 2024



GIVE THE GIFT OF UHCU MEMBERSHIP

Referring friends or family members to join UHCU is one of the highest compliments you can give us—and it comes with a big reward! Through our new Refer a Friend program, when you refer someone to open an account with UHCU, you and the new member each receive \$50 after they open a qualifying account. Plus, you can refer multiple friends and earn up to \$500 annually!*

Participating is easy! Simply complete the form on our website to refer your friends and family who could qualify for UHCU membership. And the best part? You can make multiple referrals—each successful one means more rewards for you and your friends or family members.

Joining our Credit Union means enjoying benefits like lower loan rates, community support, and exceptional service. For your friends, this program opens doors to financial resources

and products designed to improve their financial well-being. From exclusive rates to member-exclusive perks, our services bring real value to everyday banking.

Referring friends isn't just about the financial reward; it's about inviting them to partner with a trusted financial institution. As a member, you know that we prioritize our members' needs, offer valuable resources, and work to prioritize our community's success through the products and services we offer. When you refer someone, you're introducing them to an organization that puts people first.

Get started with your first referral today. There's no better time to share the benefits you already enjoy while earning rewards yourself!

For more details, visit uhcu.org/refer or call 512.435.4545.

*Earn up to \$500: You can receive \$50 for each friend you refer through this Refer a Friend offer, up to 10 friends per calendar year. Newly referred members will also receive \$50 bonus, if qualifications are met. \$50 referral bonuses may be taxable interest. Existing UHCU members cannot be referred as part of promotion. Must be a member for 30 days before referring. Referral bonuses are paid no earlier than 120 days after referral account opening. New referral account must use debit card 20 times over 90-day promotional period, ATM transactions excluded; must opt-in to e-Statements and set up direct deposit with a minimum of two \$500 direct deposits into Checking account conducted within 90 days of new referral account opening. Offer not available to previous members whose account has been closed within 90 days or members with accounts closed with an owing balance in the last 3 years. Offer valid for online account openings only. Business accounts not eligible. Membership required. Texas residents only. See Member Eligibility requirements. Membership/Regular Savings account required for all checking accounts. Par value of one share is \$1. Programs (including, without limit, fees, rates and features) subject to change without notice. See Fee Schedule for applicable fees.



United Heritage
Credit Union



Follow us for the latest information and giveaways.

FINANCIAL REPORT

Year-to-date as of October 31, 2024

ASSETS

Loans.....	\$	1,263,580,654
(Less Allowance for Loan Loss).....	\$	(4,661,653)
Cash/Cash on Deposits/Investments....	\$	227,551,034
Fixed & Other Assets.....	\$	89,274,088
Share Insurance.....	\$	12,008,804
Total Assets.....	\$	1,587,752,927

LIABILITIES & EQUITY

Liabilities.....	\$	146,270,901
Deposits.....	\$	1,290,449,522
Equity.....	\$	151,032,504
Total Liabilities/Equity.....	\$	1,587,752,927

RATIOS

Reserves.....	9.93%
Loan to Deposit.....	97.92%
Return on Assets.....	0.50%
Loan Delinquency.....	0.90%

MEMBERS..... 80,123

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?

Did you know that UHCU is always looking for feedback to better serve you? When we email you a survey, it's a great opportunity to share your thoughts and help us improve.

You can also reach out by emailing us at mbrcomments@uhcu.org or submitting a form at uhcu.org/contact.

Your input helps us continue to provide the exceptional products and services you deserve!

SERVING YOU BETTER, ONE UPDATE AT A TIME

This past year has brought some exciting changes to our branches! Below are a few specific updates we've completed this year.

We recognize that in today's world, many members would prefer self-service options for their day-to-day banking and face-to-face interactions for their more complicated banking needs. With this in mind, we've adjusted the drive-thru hours at the Southwest branch to better meet your needs. The ATMs in the drive-thru will be available on Saturdays for those who prefer quick, self-service. The lobby hours will stay the same so that members can receive the personalized service they need. More information on this change can be found at uhcu.org/swhours.

Additionally, we're thrilled to announce the completion of renovations at our Georgetown branch. These upgrades include a refreshed lobby area and improved accessibility to products and services to enhance your banking

experience. Our goal was to create a welcoming, functional space where you feel comfortable managing your finances.

Feedback from our membership guided us throughout the renovation process, ensuring that updates reflected the priorities of the members who rely on this branch daily. For example, the enhanced seating areas and improved layout were designed with feedback in mind, making your experience both efficient and enjoyable.

We invite all members to visit the renovated Georgetown branch to experience the new look firsthand. Whether you're stopping by to deposit a check or simply want to explore the new design, we're excited to welcome you to the upgraded space.

Thank you for your patience and support during these transitions. We're proud to continue investing in our branches and communities, making your credit union experience even better.

2025: A YEAR FOR FINANCIAL GROWTH

As we look toward 2025, now is the perfect time to reflect on your financial goals and set new resolutions. Whether you're looking to save more, reduce debt, or invest in future goals, UHCU is here to help you make the most of the year ahead.

One of the most powerful resolutions you can make is to create a realistic budget that aligns with your priorities. By tracking your expenses and setting aside funds for essentials, emergencies, and savings, you can establish a stable financial foundation. Tools like budgeting calculators and financial planning resources can guide you through the process.

Saving for the future is another key resolution to consider. Whether you're building an emergency fund, planning a major purchase, or setting aside funds for retirement, we have savings and investment options tailored to your needs. Our team is available to discuss how we can support your specific goals, from high-yield savings accounts like our new Homebuyer Savings Account to individual retirement accounts (IRAs).

Let's make 2025 a year of financial growth together. With determination, careful planning, and the resources available at UHCU, you can start the year with confidence and work toward lasting financial success.

MEET OUR 2024 DONATION PARTNERS

At United Heritage Credit Union, our commitment to community is at the heart of everything we do. We do this through the United Heritage Charity Foundation, which is run by several UHCU employees. This year, we proudly partnered with several incredible local organizations, each working tirelessly to uplift Central Texas in unique ways. These partnerships don't just strengthen our communities—they also represent the spirit of compassion and connection that we share with our members.

One of these inspiring organizations is Safe in Austin Rescue Ranch, which provides a safe haven for animals and people in need. Through their mission to rescue and rehabilitate animals, they not only offer a loving home for countless animals but also provide healing and hope to trauma, at-risk and/or special needs children.

Alongside them, Austin Pets Alive! has been a vital force in creating a no-kill community. With their dedication to saving at-risk animals and supporting families in keeping pets out of shelters, they're working to make our city a

place where every animal is valued and cared for.

We're also thrilled to support BookSpring, an organization that believes every child deserves the joy of reading. By providing books and literacy resources to children and families, BookSpring empowers young minds and opens doors to endless opportunities.

We're equally proud to partner with the Central Texas Food Bank, a leader in the fight against hunger for more than 40 years. Through innovative programs like its Mobile Food Pantry and Kids Cafe, the Food Bank distributes millions of meals to families, children, and seniors in need each year. Their commitment to providing fresh, nutritious food and educational resources not only addresses hunger but also strengthens our community for a healthier future.

Together with your support, we're building a more compassionate, vibrant community. Thank you for being a part of this journey—your membership is helping make these positive changes possible.

DON'T SETTLE, GO METAL

ELEVATE YOUR EVERYDAY WITH THE UHCU METAL DEBIT CARD

Visit uhcu.org/metal to order your new card today.



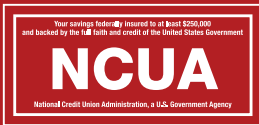
BRANCHES

Scan the QR code below to see our locations!



CALENDAR

- December 24** Closed, Christmas Eve
- December 25** Closed, Christmas Day
- January 1** Closed, New Year's Day
- January 20** Closed, MLK Day
- February 17** Closed, Presidents' Day



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The United Heritage OBSERVER

uhcu.org

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 through one of the means indicated below:

914 East Anderson Lane, Austin, Texas 78752-1699
Telephone Number: (512) 837-9236
Facsimile Number: (512) 832-0278
Email: complaints@tud.texas.gov
Website: www.tud.texas.gov

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