



## The United Heritage **OBSERVER**

uhcu.org

512.435.4545

903.597.7484

800.531.2328

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## UPDATING YOUR HOME AFTER THE HOLIDAYS

In the last few years, homeowners have seen a wave of new technology designed to make our homes smarter, more efficient and easier to maintain. If you got a bit of cash as a gift or from a work bonus, and are looking to upgrade your home gadgets, here's a few that might be useful to consider.

### **Home Security**

Keeping your home safe and being able to watch over your family is one of the first steps that you can take when upgrading your technology. With the widespread use of video doorbells such as Ring, you may want to consider adding smart lighting around your home. These systems usually include motion activated lighting.

While you're upgrading your lighting, it may be a good time to look at security cameras. The rise in thefts of packages has led to many homeowners installing video doorbells, but those only offer limited views due to placement. Security cameras now offer several features such as night vision, more detailed video and intelligent motion detection to help identify objects.

### **Smart Entertainment**

Smart speakers like the Echo or Alexa have been around for a few years, but now there are more options with greater functionality.

Smart displays placed in high use areas such as the kitchen or living room now give you the ability to control all of your smart technology from one place. Smart plugs are also a perfect solution for the person who is always worried that they didn't unplug the curling iron. These smart plugs are an easy and inexpensive way to control "dumb" technology without having to upgrade everything.

### **Smart Appliances**

With technology, even our basic appliances now come with smart capabilities. Ovens can be preheated right from an app, and some ovens now have cameras to help bakers check on their cookies without having to open the oven door! Refrigerators with smart apps can help you shop for groceries, view what's stored in the fridge with your phone, and help maintain inventory of its contents.

While these technologies are both fun and useful, they often come at a higher sticker price than their unconnected counterparts. To help finance bigger projects, United Heritage Credit Union can assist with refinancing your home with a cash out option. This option is a great way to use your home's increased equity and to possibly secure a new, lower mortgage rate all in one loan. For more information about refinancing and upgrading your home, visit [uhcu.org/homeloan](https://uhcu.org/homeloan).



**United Heritage**  
Credit Union

### **Follow Us**

Follow us on    for the latest information and giveaways.

# FINANCIAL REPORT

Year-to-date as of November 30, 2021

## ASSETS

Loans.....	\$ 1,139,020,463
(Less Allowance for Loan Loss).....	\$ (2,429,113)
Cash/Cash on Deposits/Investments....	\$ 163,144,029
Fixed & Other Assets.....	\$ 87,742,897
Share Insurance.....	\$ 11,350,846
<b>Total Assets.....</b>	<b>\$ 1,398,829,122</b>

## LIABILITIES & EQUITY

Liabilities.....	\$ 10,276,914
Member Deposits.....	\$ 1,268,487,446
Equity.....	\$ 120,064,762
<b>Total Liabilities/Equity.....</b>	<b>\$ 1,398,829,122</b>

## RATIOS

Reserves.....	8.77%
Loan to Deposit.....	89.79%
Return on Assets.....	1.02%
Loan Delinquency.....	0.76%

MEMBERS..... 73,220

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.

## 2022 Board Nominations Announced

United Heritage has four Board of Director seats to be filled by election at the 2022 Annual Membership meeting. The Nominating Committee has nominated the following candidates for these positions:

### Tommy Lueders

Tommy Lueders joined the Board of Directors as an associate member in 2014 and was elected as a member of the Board in 2016, where he currently serves as the Chair for the Audit Committee. He has been a UHCU member since 2008. Mr. Lueders is a lawyer specializing in defense of workers' compensation cases throughout the state of Texas. He received his undergraduate degree from Austin College in Sherman, Texas, and his JD from Texas Tech School of Law. He is licensed to practice before the US District Court, Western District of Texas and also serves as a member of the State Bar of Texas Board of Legal Specialization.

Mr. Lueders transitioned to specialization in defense of workers' compensation cases after serving as general counsel for a large entertainment corporation. His experience includes representing the interests of his clients at benefit review conferences, contested case hearings, enforcement management conferences and more.

### Val Velasquez

Val Velasquez is Secretary/Treasurer of the United Heritage Board of Directors. Mr. Velasquez joined the Board of Directors as an associate member in 2016 and was elected as a member of the Board in 2019, where he currently serves on the Executive Committee and the Audit Committee. He has been a UHCU member since 2005. Mr. Velasquez was employed at Southwestern Bell Company, now ATT, for over 30 years; where he was responsible for the testing of new products and implementation of those products throughout thirteen states before he retired in 2000. Mr. Velasquez has now been in real estate for over 19 years, as well as a small business owner and Broker of a property management company.

Mr. Velasquez joined the Greater Austin Hispanic Chamber of Commerce (GAHCC) in 2009, and was awarded the GAHCC Volunteer of the Year Award in 2011, recognizing his dedication and service. Elected to the GAHCC board in 2012 and in 2015 elected Chairman for the GAHCC. During his chairmanship, the Greater Austin Hispanic Chamber of Commerce was recognized with an award as one of the best Hispanic Chambers in the country. He has also served as a past board member of the Williamson County Appraisal District, Chairman of the Round Rock Amistad Fiesta, a three term past President for El Amistad of Round Rock, all of which provided him with opportunities to continue to serve his community.

### Michael Trevino

Michael Trevino joined the Board of Directors as an associate member in 2019 and was elected as a member of the Board in 2021, where he currently serves on the Asset Liability Management Committee and Cybersecurity Committee. He has been a UHCU member since 2001. He has also served as a United Heritage Charity Foundation Board member since 2017, where he currently serves as Vice Chairman.

Mr. Trevino is a Fleet Manager for Commercial Sales at Lamb's Automotive, where he's worked since 2014. Prior to this, he worked as Divisional Propane Manager for Loves Travel Stop and Area Manager for AmeriGas Propane. Additionally, he spent 24 years at Loomis Fargo & Co., where he spent the majority of his tenure as General Manager. He has extensive experience in loss prevention management. He also served on the Board of Directors for the Georgetown Project and served as President of the Georgetown Boys Basketball Team. In addition, he founded a select basketball organization for underprivileged boys and girls, and provided assistance to players seeking scholarships for higher education.

### Genise Henry, PhD

Genise Henry joined the United Heritage Board of Directors as an associate member in 2021, where she currently serves on the Asset Liability Management Committee and Cybersecurity Committee. Dr. Henry is a Project Director of Tiered Interventions Using Evidence Based Research (TIER) at the University of Texas, where she has worked since 2005.

Dr. Henry has a Doctorate of Philosophy in Education: School Improvement from Texas State University and has focused her career in education. She has worked as an Early Childhood and Kindergarten Teacher, 7th Grade Reading Teacher, Principal Intern and Superintendent Intern. During her time at the University of Texas, she has also worked as a Project Manager, Senior Field Trainer, Research Associate, Statewide Coordinator and Reading Technical Assistant Specialist. In addition, she has served as an Executive Board Member for the Kids Helping Kids of Texas organization and has been recognized as a David L. Clark and Barbara Jackson Scholar.

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 16, 2022. The Annual Meeting will be held at 1:00 PM virtually on Tuesday, April 26, 2022.



**"SOMEDAY" IS OVERRATED**

NEW | USED | REFINANCE

DON'T MISS OUT ON

**LOW RATE  
AUTO LOANS**



United Heritage  
Credit Union

Membership Required. United Heritage products, benefits, restrictions, and restrictions apply. Offers are subject to change without notice. Rates and fees subject to change without notice. All loans subject to credit review. Loan amount, credit and term selected. Loan interest begins to accrue on open date of loan.

# APPRECIATING OUR MEMBERS

United Heritage Credit Union is excited to bring back its annual Member Appreciation events at the Dell Diamond! These are fun, family-friendly gatherings. We will hold three events in 2022:

**Saturday, April 23, 2022, 6:05 PM**

**Sunday, April 24, 2022, 1:05 PM**

**Saturday, July 9, 2022, 7:05 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.

The 2022 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](https://uhcu.org/memberappreciation) and ensure the available balance in your account will cover your ticket request.
3. Check your email on March 10 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 10: Ticket recipients will be notified by email

## Dell Diamond Ticket Drawing Instructions

- One entry per member household is allowed
- Select only one event date: April 23, April 24 or July 9
- Select up to a maximum of four tickets
- Tickets are \$5.00 each for children and adults

We take the health and safety of our members seriously and are continuing to monitor COVID-19. We will provide updates regarding any changes to the events at [uhcu.org/memberappreciation](https://uhcu.org/memberappreciation), our UHCU social media channels and via emails to our members.



**“SOMEDAY”  
IS OVERRATED**

PURCHASE | REFINANCE | HOME EQUITY

DON'T MISS OUT ON  
**HOME LOAN RATES**  
AS LOW AS **3.92%** APR



Membership Required. United Heritage policies, terms, conditions, and restrictions apply. Other restrictions and limitations may apply. A fee of up to \$23.65 may be assessed on credit review applications regardless of loan funding. Equal Housing Opportunity. NMLS #630601.

## DID YOU KNOW?

UHCU's in school loan helps undergraduates and graduates pay the full cost of attendance. Get a credit decision in minutes and invite a cosigner in seconds.

For more information go to [uhcu.org/studentloans](https://uhcu.org/studentloans) or call **800.645.8070**.

Membership required. United Heritage's student loan program is offered through partnership with CURev1 and is not a federal student loan program.

## CALENDAR

**January 17 - Closed**

MLK Jr. Day

**February 21 - Closed**

Presidents Day

**April 15**

Tax Day

**April 23 - 24**

Member Appreciation Events

**May 30 - Closed**

Memorial Day

## BRANCHES

Scan the QR code below to  
see our locations!



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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

## COMMUNITY SCHOLARSHIP

The United Heritage Charity Foundation invites high school seniors to apply for the United Heritage H. Ralph Wilburn Memorial Scholarship. The \$5,000 scholarship is awarded annually to a high school senior who plans to attend an institution of higher learning in the fall. Students who are a member of United Heritage Credit Union are eligible to apply. To become a member, visit **uhcu.org**. The recipient is selected based on community service, character and leadership qualities, extracurricular activities, scholastic achievement, essay responses, and letters of recommendation.

Applications and more information can be found online at **uhcf.org/scholarship** and at all United Heritage branch locations.

\$5,000 College Scholarship Available  
Applications Due: March 7, 2022