



The United Heritage **OBSERVER**

uhcu.org
512.435.4545
903.597.7484
800.531.2328

Volume III • 2025



OUR NEW PHONE SYSTEM IS NOW LIVE!

Our new phone system is officially live – giving you an easier, faster way to connect with us over the phone.

With our new phone system, you no longer have to wade through long menus or pressing buttons, just tell us what you need. The system will help guide you to the right place quickly with step-by-step support when you need it. In addition, check out our 24/7 self-service capabilities with common transactions like fund transfers, balance inquiries, card activation requests, and more! Visit uhcu.org/phone for more information.



United Heritage
Credit Union



Follow us for the latest information and giveaways.

FINANCIAL REPORT

Year-to-date as of September 30, 2025

ASSETS

Loans.....	\$	1,253,731,780
(Less Allowance for Loan Loss).....	\$	(6,736,328)
Cash/Cash on Deposits/Investments....	\$	298,651,564
Fixed & Other Assets.....	\$	93,436,286
Share Insurance.....	\$	12,119,481
Total Assets.....	\$	1,651,202,783

LIABILITIES & EQUITY

Liabilities	\$	185,847,406
Deposits.....	\$	1,303,350,869
Equity.....	\$	162,004,508
Total Liabilities/Equity	\$	1,651,202,783

RATIOS

Reserves	10.32%
Loan to Deposit	96.19%
Return on Assets	0.75%
Loan Delinquency	0.98%

MEMBERS..... 82,181

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?

Effective September 29, 2025, our Menchaca branch had some service and hour updates.

Drive-Thru Hours

Monday-Friday: 8:30 AM - 6:00 PM

Saturday: 9:00 AM - 2:00 PM

Night Drop Services are discontinued at this location.

For after-hours banking, you can continue to use our 24/7 ATMs or access your account via Online Banking and the UHCU Mobile App. Our staff is also here during business hours to help.

SOUTHWEST TYLER BRANCH UPDATES

We're excited to share some progress on our new branch in Tyler, Texas. Things are starting to move quickly with the exterior of the building in the final stages and interior work now underway. You can really start to see our new home coming to life! We can't wait to open the doors and welcome you to this new space. We'll be posting more updates soon, including our Grand Opening date, so be sure to follow along at uhcu.org/tylerupdates.



HOLIDAY
SKIP-A-PAY

GLAD TIDINGS WE BRING!

Skip your
DECEMBER
or
JANUARY
payment.

United Heritage
Credit Union

Learn More at [UHCU.ORG/SKIPAPAY](https://uhcu.org/skipapay)

A HOME IS MORE THAN A HOUSE

It's time to expect more
from your home loan.



Purchase | Refinance | HELOC

Ready for more? Apply today.

UHCU.ORG/HOMELOANS



GIVING BACK AT UHCU

At United Heritage Credit Union, our commitment to community is at the heart of everything we do. Through the United Heritage Charity Foundation, we're proud to partner with incredible local organizations that uplift Central Texas in unique and meaningful ways. These partnerships not only strengthen our communities, but also reflect the spirit of compassion and connection we share with our members.

One of these inspiring organizations is Urban Roots. Founded in 2008, Urban Roots uses food and farming to transform the lives of young people and inspire, engage, and nourish the community. Each year, Urban Roots provides paid internships to youth and young adults, teaching leadership skills and food justice advocacy through sustainable agriculture. In addition to a \$10,000 donation from the United Heritage Charity Foundation, UHCU employees volunteered on the farm harvesting, sorting, and weeding.

Austin Humane Society has been a vital force in creating a no-kill community dedicated to helping animals in need and fostering compassion across Central Texas. This year, the Charity

Foundation contributed \$8,400 through our Buy a House, Get a Puppy campaign, and UHCU employees participated in the Austin Humane Society's Summer Kids Series "Teddy Bear Surgery" event, helping young animal lovers learn about pet care and kindness.

Additionally, we are proud to support the Breast Cancer Resource Center and its mission to uplift and empower those affected by breast cancer. This year, we contributed \$13,000 as a sponsor of their Art Bra event, helping provide vital services, guidance and community to individuals and families across Central Texas. Our partnership reflects our continued commitment to compassion, connection and strengthening the communities we serve.

Together with your support, we're building a more compassionate, vibrant community. So far this year, the United Heritage Charity Foundation has donated over \$100,000 to local organizations, with more in the works before the year's end. Thank you for being a part of this journey, your membership is helping us make these changes possible.





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 Years Day
- January 20** Closed, MLK Jr. Day



©2025 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 (NCU-SIF) managed by the National Credit Union Administration, a U.S. Government Agency.



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.cud.texas.gov