

UNITED HERITAGE CREDIT UNION



ANNUAL REPORT



United Heritage
Credit Union



2018

ANNUAL REPORT

VISION

**TO BE THE PRIMARY
FINANCIAL INSTITUTION
OF CHOICE.**

MISSION

**TO PROVIDE QUALITY, PERSONALIZED
SERVICE WHILE MAINTAINING A STRONG
FINANCIAL POSITION. UNITED HERITAGE
BELIEVES IN THE CREDIT UNION PHILOSOPHY
OF “PEOPLE HELPING PEOPLE.”**

BOARD OF DIRECTORS

May D. Lofgreen, CCD	Chairman	Term: 2016-2019
Harold Keyes, CCD	Vice Chairman	Term: 2018-2021
James E. North, CCD	Secretary/Treasurer	Term: 2016-2019
H. Ralph Wilburn, CCD	Director	Term: 2017-2020
Grady Elliott, CCD	Director	Term: 2018-2021
Tommy W. Lueders	Director	Term: 2016-2019
Robert W. Spurck, Jr.	Director	Term: 2017-2020
Russ Miller	Associate Director	
Val Velasquez	Associate Director	
Robert Hootkins	Associate Director	

SENIOR MANAGEMENT

Buddy Schroeder	President/CEO
Michael Ver Schuur	Executive Vice President/CSO
Sebrina Crawford	Senior Vice President Operations/COO
Karen Wilkerson	Senior Vice President Risk Management/CRO, ISO
Nanette Courtney	Vice President Compliance/CCO
Rebecca Elliott	Vice President Finance/CFO
Joshua Robles	Vice President Commercial Lending/CCLO
Kristie Simo	Vice President Consumer Lending/CCLO
Jake Bernhard	Vice President Real Estate Lending/CRELO
Sara Vara	Vice President Human Resources/CHRO

The Certified Credit Union Director (CCD) certification recognizes an individual's thorough understanding of key issues such as risk management, succession planning and strategy. The certification honors outstanding professional development efforts and represents dedication to the credit union movement.



**THINGS REALLY ARE
BIGGER IN TEXAS.
OUR CAPITOL BUILDING
IS 15FT TALLER THAN
THE U.S. CAPITOL.**



MAY D. LOFGREEN | CHAIRMAN

CHAIRMAN'S REPORT

United Heritage Credit Union is proud to have over 60 years of experience helping members build the financial futures they desire. This organization remains strong, healthy and growing. In 2018, our total assets reached \$1 billion. This is a profound achievement made possible by our loyal membership and our dedicated staff. United Heritage understands that this type of continued success can only be maintained with a commitment to excellence and will work earnestly to make strategic plans in the future while providing incomparable member value and service.

Our persistent growth is made possible by the Credit Union's dedicated team of employees. We are very fortunate to have the talent that United Heritage attracts and retains. Our employees are empowered to deliver the Credit Union's personalized approach to meeting the goals, needs and expectations of our members with the many services we provide. We are proud of all 203 employees and their ability to embody United Heritage Credit Union's core values each and every day.

We are pleased to announce the purchase of a corporate headquarters office building to house all administrative employees. This was a landmark achievement of 2018 since it has been a long-standing goal of our executive staff and Board of Directors. We are very excited for the opportunities this new building will bring in the future for our Credit Union.

For the fourth consecutive year, United Heritage Credit Union hosted three Austin-area Member Appreciation events at the Dell Diamond. These events provide the Credit Union a way to show our appreciation to our member-owners and are always a highlight of the year. Attendees get to see a Round Rock Express baseball game and have access to the United Heritage Conference

Center, where there are face painters, balloon artists, door prizes, food and drinks, as well as visits with Beaker, the UHCU eagle mascot. In addition, our Tyler-area members were treated to Member Appreciation Day in the fall of 2018 complete with face painting, live music, free food, door prizes and more. These events also provide the opportunity for the Board of Directors and staff to visit with members.

Team United Heritage, a group founded by Credit Union employees in 2011, continued to support members and the community through countless volunteer hours. In 2018, members of Team United Heritage volunteered 274 hours of their personal time and helped to contribute \$8,391 to deserving organizations with support from the United Heritage Charity Foundation.

The Credit Union's achievements in 2018 and beyond would not be possible without the Board of Directors, who steadily advance the Credit Union with their knowledge and expertise. As United Heritage members themselves, each Board member understands the importance of the Credit Union providing incomparable, personalized service while remaining financially sound. Each Board member, including myself, is honored to serve United Heritage Credit Union's 64,000-plus members, and we look forward to more strategic developments in 2019.

Moving into 2019, we remain mindful of our commitment to our members and the community. As always, the Credit Union upholds its objective to offer superior service and valued products to every single member. This key perspective is what will sustain the Credit Union's momentum and accomplishments throughout the coming years.



BUDDY SCHROEDER | PRESIDENT AND CEO

PRESIDENT'S REPORT

United Heritage Credit Union experienced an exceptional year of growth and opportunity in 2018. Most notably, the Credit Union surpassed \$1 billion in assets, a milestone achieved thanks to the continued support of our members. That membership base also grew, exceeding 64,000 members, while strengthening our capital position and expanding our offering of financial products and services. Looking back on the year, the Credit Union's staff, Board and members can be extraordinarily proud of our growth and accomplishments.

Sound financial and risk management practices contributed to 2018 becoming one of United Heritage's most successful years in our history. This is evidenced by earnings levels; growth in loans, shares, assets and capital; and assessments conducted by state regulators. Assets increased by 7% during 2018 en route to exceeding the \$1 billion mark. And members continued to show confidence in the Credit Union as a place to save and borrow, with shares and loans increasing 3.68% and 4.5% respectively. Additionally, United Heritage continues to maintain a well-capitalized position with well-performing assets and a capital ratio of 9.44%.

During 2018, the Credit Union extended its investments in new technology, tools and infrastructure to further improve convenience, access and security of services and products. Most notable to members was the launch of Apple Pay and an upgrade to Online Banking. In addition, several mobile-focused website improvements were made, a response to changes in overall user demand. The strategic focus on these items supports United Heritage's firm commitment to our members' financial security.

One of the most significant investments in 2018 was the acquisition of a corporate office building, located in northwest Austin. This new facility will unify our administrative teams throughout the organization to work together in one location, developing new strategies and programs to better serve our members.

Our employees continue to be our greatest asset. Thanks to their prolonged dedication to providing exceptional member service, United Heritage is able to consistently meet and exceed members' expectations. Each employee embodies the Credit Union's philosophy of "People Helping People" in every aspect of their responsibilities.

The Board of Directors is a critical factor in the Credit Union's accomplishments. United Heritage is fortunate to have a knowledgeable, dedicated group of Board members who volunteer their time and talents, ensuring member expectations are at the forefront in every aspect of the Credit Union's operations. Their involvement in United Heritage's endeavors helps drive our success.

Current Chairman May Lofgreen will leave the Board in April 2019, having opted not to run for another term. Mrs. Lofgreen has been on the Board of Directors for 36 years, having served as Chairman the last 25 years. Mrs. Lofgreen has been a tremendous factor in the success of United Heritage, and her contribution epitomizes the best in leadership and dedication to serving the Credit Union's membership. Our thanks go out to her for that commitment to service and years of friendship.

An aerial photograph of the Austin skyline. A prominent, tall, curved glass skyscraper stands on the left. To its right, a dense cluster of various high-rise buildings fills the frame. A wide, tree-lined street runs vertically through the center of the image. The sky is overcast with soft, grey clouds.

AUSTIN IS CURRENTLY ONE OF THE FASTEST- GROWING CITIES IN THE NATION.

Source: worldpopulationreview.com

MAY D. LOFGREEN | RETIRING IN 2019

BOARD CHAIRMAN RETIRING

After 36 years of service on the United Heritage Credit Union Board of Directors and 25 years as Chairman of the Board, May Lofgreen has announced her retirement to take place in April 2019.

"The lasting impression that May has made on the Credit Union, our staff and the communities we serve will be felt for years to come," United Heritage Credit Union President and CEO Buddy Schroeder stated. "It is difficult to put into words our appreciation for her time, expertise and leadership to improving United Heritage throughout almost four decades as a Board Member and Chairman. She will forever be a part of our Credit Union family."

Mrs. Lofgreen joined the Credit Union as a member in 1977. It was Bergstrom Federal Credit Union at the time, proudly serving our military at Bergstrom Air Force Base. She became a member of the Board of Directors in 1983 and served as Vice Chairman and Secretary/Treasurer before being elected Chairman of the Board in 1994, a position she has held for the past 25 years.

Mrs. Lofgreen has achieved numerous recognitions during her 36 years of volunteering on the Board of Directors. Most notable is her graduation from The Credit Union Directors Leadership Institute, where she earned the prestigious designation of Certified Credit Union Director (CCD). Prior to bringing her talents to the Credit Union, Mrs. Lofgreen held positions ranging from Executive Assistant to the Director of the Archives of the Episcopal Church, USA to Treasurer, Business Manager and Director of Operations for the Historical Society of the Episcopal Church. She is

a native of South Carolina and attended the University of Florida and the College of Charleston.

Under Mrs. Lofgreen's leadership as Chairman, United Heritage has experienced numerous accomplishments. The Credit Union has transitioned from a federal to state charter, opened 11 new branches, added numerous lending programs, expanded service availability with digital/mobile technology, increased to 64,385 members, acquired an administrative building in northwest Austin and surpassed \$1 billion in assets.

Mrs. Lofgreen has also taken the credit union philosophy of "People Helping People" to a new level as the leading force behind the creation of the United Heritage Charity Foundation. Since its inception in 2003, the Charity Foundation has served as the giving arm of the Credit Union, distributing more than \$1.7 million to local charities, including children's organizations, cancer research, education initiatives and veterans programs. As Chairman of the Charity Foundation, Mrs. Lofgreen initiated the United Heritage Charity Foundation Auto Raffle in 2011, which is now the Charity Foundation's leading fundraiser, raising over \$466,686 in the past eight years.

When asked about serving with Mrs. Lofgreen, Vice Chairman Harold Keyes stated, "I have had the honor of working with May since joining the Board in 1995. Her vision and commitment to the members of the Credit Union has been a driving force in the organization's success, and a motivating factor for staff and volunteers. May has established a performance standard of excellence for Board members that will be difficult to match."



“ THANKS TO MAY FOR HER MANY YEARS OF SELFLESS LEADERSHIP AND SERVICE TO THE MEMBERS OF UNITED HERITAGE. SHE’S A GREAT INSPIRATION AND A FRIEND TO ALL WHO KNOW HER. ”

- ED CLEMENTS, KLBJ RADIO

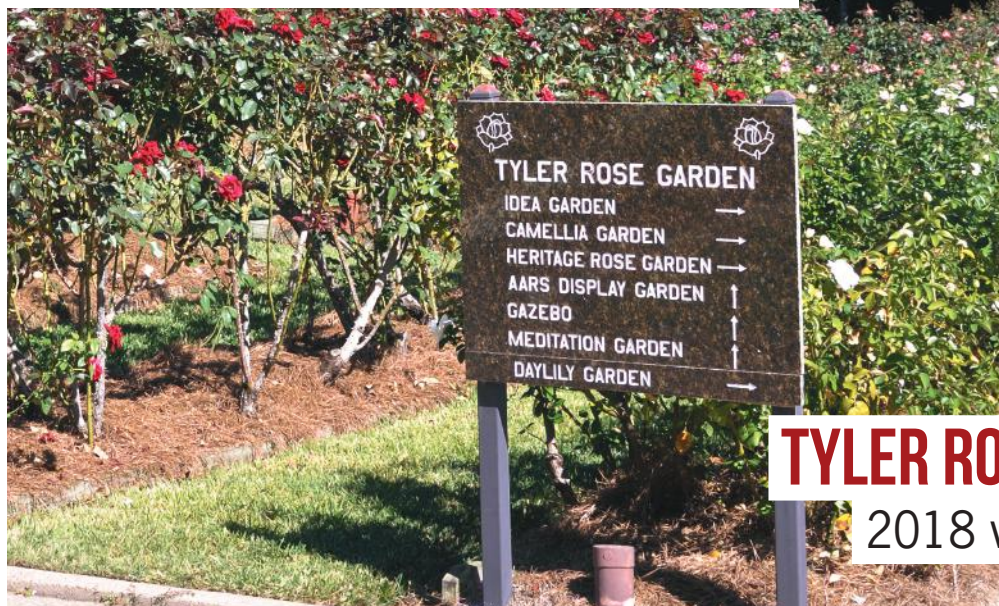
“I’ve had the opportunity to know and work with May since becoming an advocate for credit unions in 2002. May Lofgreen embodies what is best in credit union leadership—and volunteerism in general. It’s reflected in her 36 years of service on the board of UHCU, as well as her commitment to our local communities. She will forever have our thanks and remain a valued friend to credit unions.”

- MELODIE DURST

Executive Director, Credit Union Coalition of Texas



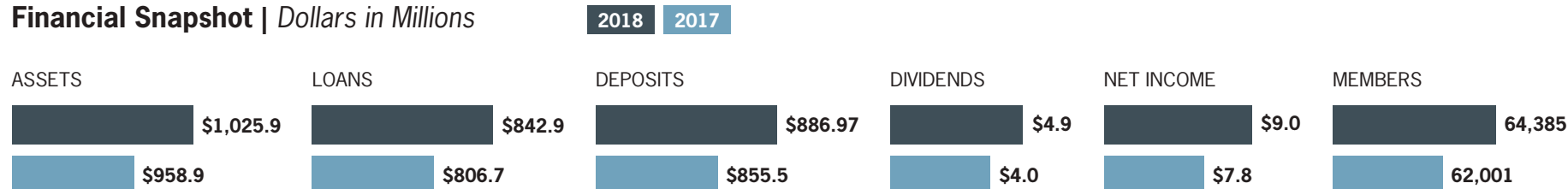
WITH OVER 32,000 ROSE BUSHES, THE TYLER ROSE GARDEN IS THE LARGEST IN THE UNITED STATES.



TYLER ROSE GARDEN

2018 vs. 1935

Financial Snapshot | Dollars in Millions



JAMES E. NORTH | SECRETARY AND TREASURER

TREASURER'S REPORT

As Secretary and Treasurer of the Board of Directors, I am eager to announce an unprecedented fiscal year for United Heritage Credit Union. The Credit Union's assets surpassed the \$1 billion mark in 2018, a truly unparalleled milestone, achieved, in part, through our commitment to progress and growth. It is also due to the loyalty our members continue to demonstrate year after year that United Heritage has reached this level of success. We will continue to commit to successfully maintaining solid earnings, a quality loan portfolio and a good capital position in 2019.

While United Heritage Credit Union's assets increased by \$42 million from 2017 year-end, this wasn't the only channel that achieved growth. Loans posted at \$842.9 million, up from \$806.7 million at the same time in 2017. Our capital ratio rose to 9.44% this year, which preserved the well-capitalized regulatory status that the Credit Union has consistently achieved. Though financial growth is a key component to measuring success, United Heritage takes the most pride in our membership growth in 2018, which increased more than 3.8% to 64,385, up from 62,001 at 2017 year-end. This year we continued to serve our communities and our members who, in turn, entrusted their hard-earned funds to the Credit Union.

Our annual totals provide a clear picture of our growth, financially and otherwise, throughout 2018. Though without a frame of

reference, these totals cannot be analyzed to determine the Credit Union's effectiveness in meeting member needs and ultimately describe member satisfaction. To complete this narrative, the Board of Directors and management team have determined that assessing product and program usage, in addition to member satisfaction levels, is an essential component in measuring the Credit Union's success.

In 2018, United Heritage approved a record 11,267 member loans totaling more than \$416.9 million. The number of debit card transactions on the year reached almost 34 million, and many of our other services achieved similar strong increases in usage levels. As an example, logins on the UHCU Mobile App climbed to a monthly average of 384,408. The Credit Union also paid out more than \$4.9 million in dividends in 2018 to continue its deep-rooted history of delivering a strong return on member deposits.

As the Credit Union continues to evolve and expand, we remain focused on our members as we set new goals for 2019, including contributing to our members achieving financial freedom. We pledge to continue providing members and communities with high-quality, personalized service. We are sure 2019 will be an exciting year, filled with new milestones and challenges, which we look forward to reaching and working together to overcome, respectively. It is our greatest honor to provide our member-owners with continued stability, as we work to reach our goals and fulfill our mission as a Credit Union.



HAROLD KEYES - CHAIRMAN | H. RALPH WILBURN & VAL VELASQUEZ - AUDIT COMMITTEE

AUDIT COMMITTEE REPORT

United Heritage Credit Union's Audit Committee is appointed each year by the Board Chairman. Each member appointed has demonstrated a high level of commitment to the Credit Union. These three volunteers utilize their knowledge and experience to fulfill a variety of imperative needs, including monitoring regulatory supervisory processes, overseeing audit functions and collaborating with the Risk Management Department to ensure strategic and operation goals are realized.

The annual financial audit of United Heritage Credit Union and its subsidiaries was conducted for 2018 by CliftonLarsonAllen LLP, in accordance with requirements set forth by the Texas Finance Code. As a result of this in-depth external audit, United Heritage Credit Union received an unqualified opinion on the consolidated financial statements as of December 31, 2018.

In fulfillment of regulatory requirements, United Heritage Credit Union was also examined by representatives of the State of Texas Credit Union Department in 2018. These annual inspections are conducted in order to help ensure the security

of the Credit Union's operations. Taking into consideration the collective findings of independent auditors, state regulatory examiners, and financial and operational statements, the Audit Committee is proud to report that United Heritage Credit Union is in superb financial condition and our members' assets remain secure as a result of management procedures.

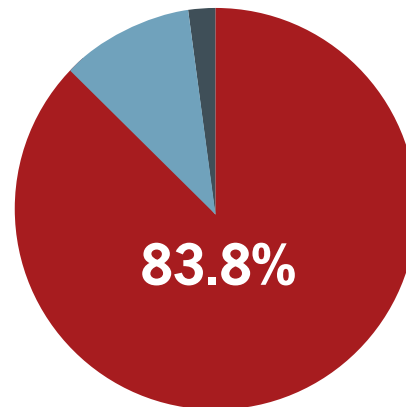
The Audit Committee embraces its responsibility of ensuring member service goals are realized. Through collaborations with the Risk Management Department, the committee gauges new member satisfaction levels, a top priority for United Heritage Credit Union. Our 99% favorable service rating in 2018 reflects the continued approval of our membership.

The Audit Committee strives to demonstrate an unmatched commitment to the mission and values of United Heritage Credit Union, which is a driving force in all the Audit Committee's efforts. The Committee appreciates the constant support of United Heritage's 64,385 members, as well as the opportunity to ensure the safety of their assets.



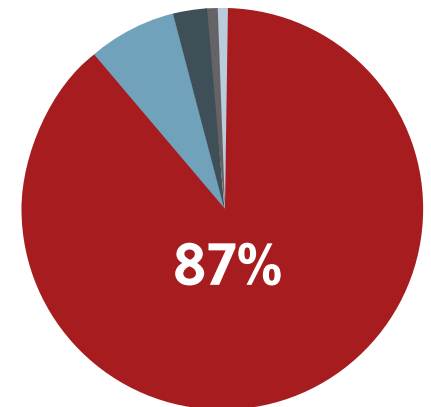


NEW MEMBER SATISFACTION



2018

EXCELLENT
GOOD
SATISFACTORY
NEUTRAL
UNSATISFACTORY



2017

BYLAWS UPDATE

United Heritage Credit Union's Board of Directors recognize that growth and achievement often go hand-in-hand with innovation and change. It is with this mindset that the Board voted to update the bylaws for United Heritage in 2018. The updated bylaws now include term limits for Directors. A Director may serve more than one term but is limited to three consecutive, regular three-year terms. Directors are eligible for re-election after having served three consecutive three-year terms, only following an absence of at least three years from serving as a Director. By combining the experience of our exceptional Board of Directors with the fresh perspective of future Directors, United Heritage will continue down a path of proven success.

River Place branch





STATE CAPITOL
2018 VS. 1949



2018

FINANCIAL REPORT

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

ASSETS

	2018	2017
Loans	\$842,923,103	\$806,656,457
Less Allowance for Loan Loss	(\$2,763,863)	(\$2,129,886)
Cash/Cash on Deposit	\$8,683,019	\$9,184,287
Investments	\$95,937,879	\$87,032,781
Fixed Assets	\$59,156,136	\$30,657,236
Share Insurance	\$8,356,284	\$8,020,056
Other Assets	\$13,639,531	\$19,485,356
Total Assets	\$1,025,932,089	\$958,906,287

LIABILITIES AND EQUITY

	2018	2017
Accounts Payable	\$42,375,117	\$15,652,431
Dividends Payable	\$584	\$433
Other Liabilities	\$2,955,936	\$3,117,166
Member Deposits	\$886,966,030	\$855,485,677
Regular Reserves	\$11,471,964	\$11,471,964
Undivided Earnings	\$82,635,268	\$73,611,788
Unrealized Gain/Loss	(\$472,810)	(\$433,172)
Total Liability & Equity	\$1,025,932,089	\$958,906,287

CONSOLIDATED STATEMENTS OF INCOME

INCOME	2018	2017
Loans	\$30,806,905	\$27,755,395
Investments	\$2,887,959	\$2,090,774
Gain on Sale of Assets	\$ -	\$ -
Other	\$11,132,408	\$10,725,647
Gross Income	\$44,827,272	\$40,571,816
EXPENSES	2018	2017
Operating Expenses	\$15,218,227	\$14,697,104
Provision for Loan Loss	\$2,151,979	\$1,628,571
NCUA/NCUSIF Assessment	\$ -	\$ -
Other General and Admin	\$13,497,733	\$12,470,748
Total Expenses	\$30,867,939	\$28,796,423
Income Before Dividends	\$13,959,333	\$11,778,487
Dividends Paid	\$4,935,852	\$4,007,510
Net Income	\$9,023,481	\$7,770,977
Members	64,385	62,001



SUNDAY BREAK FESTIVAL

1976



AUSTIN CITY LIMITS MUSIC FESTIVAL

2018



2018 ASSET OVERVIEW

UNITED HERITAGE CREDIT UNION EXCEEDED \$1 BILLION IN ASSETS.

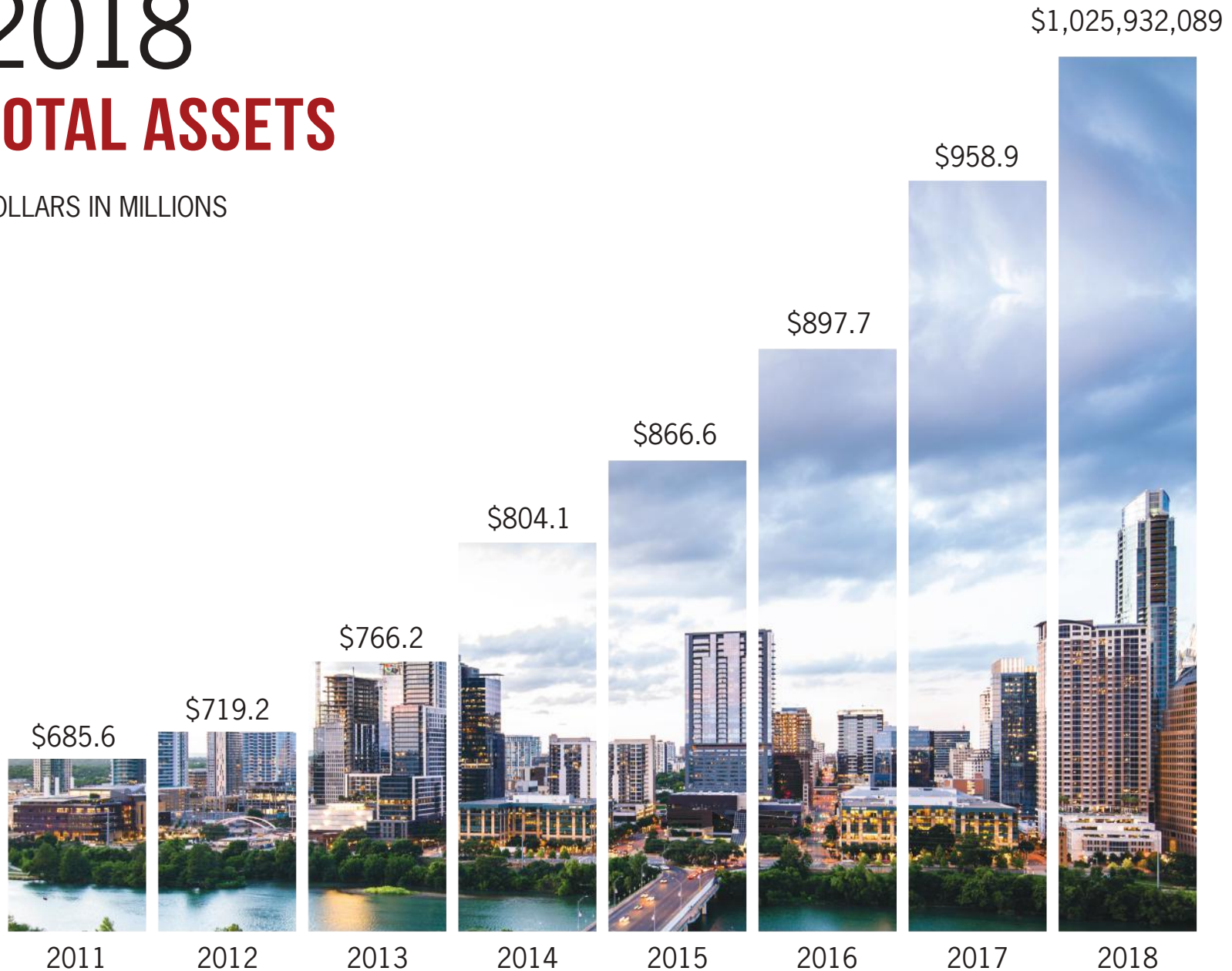


Lakeway branch

2018

TOTAL ASSETS

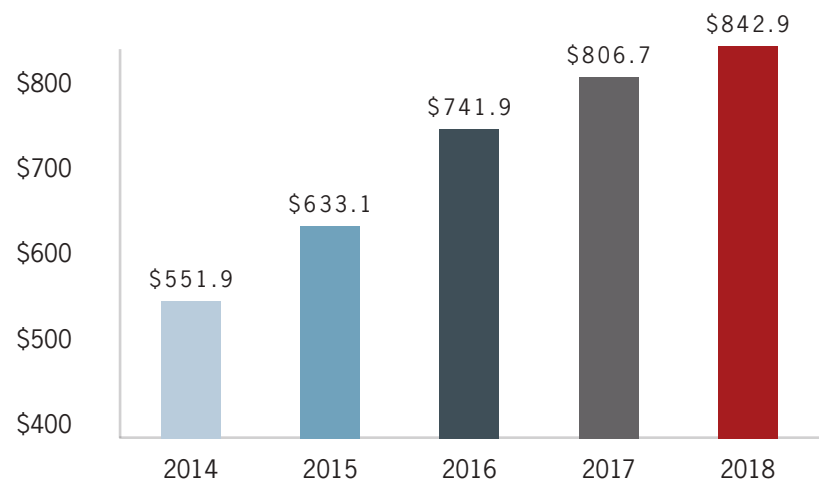
DOLLARS IN MILLIONS



2018

FINANCIAL INSIGHTS

Total Loans | Dollars in Millions



Ratios

	2018	2017	2016	2015	2014
Reserves	9.44%	9.10%	8.82%	8.46%	8.60%
Fixed Asset	5.77%	3.20%	3.44%	3.99%	4.34%

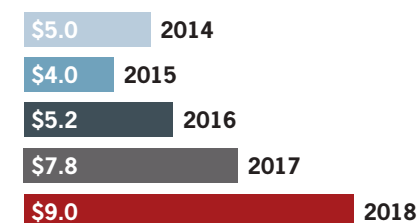
Approved Loans | Dollars in Millions



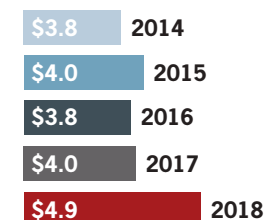
Approved Loans | Number



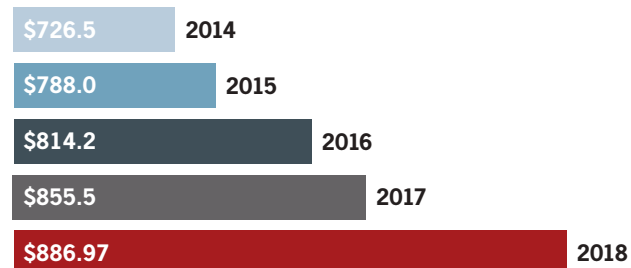
Net Income | Dollars in Millions



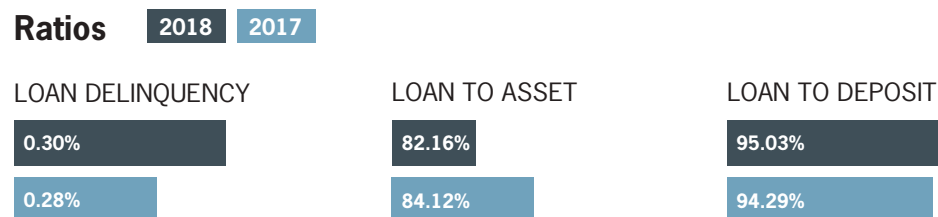
Dividends Paid | Dollars in Millions



Total Share Deposits | Dollars in Millions

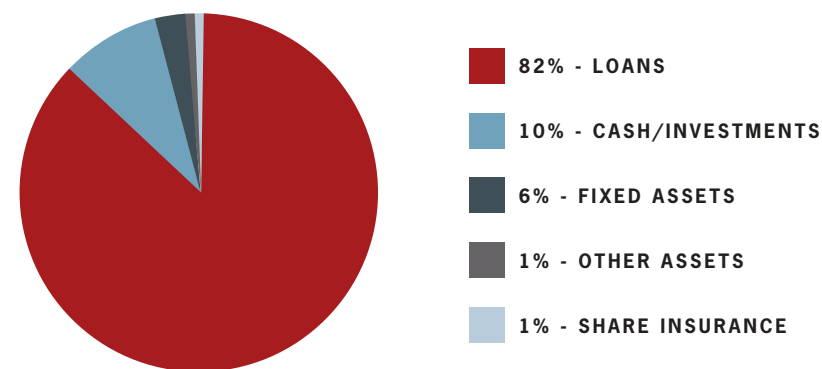


Ratios



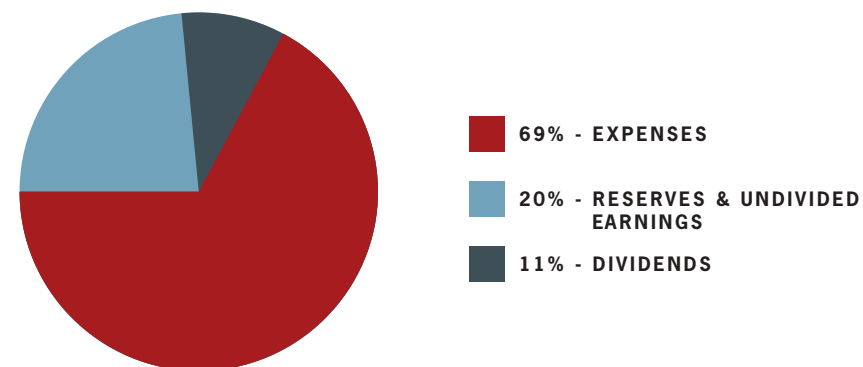
DISTRIBUTION OF ASSETS

Loans	\$840,159,240
Cash/Investments	\$104,620,898
Fixed Assets	\$59,156,136
Other Assets	\$13,639,531
Share Insurance	\$8,356,284
Total Assets	\$1,025,932,089



DISTRIBUTION OF INCOME

Expenses	\$30,867,939
Reserves & Undivided Earnings	\$9,023,481
Dividends	\$4,935,852
Gross Income	\$44,827,272



SERVICES REPORT

United Heritage Credit Union continues to work diligently to enhance our members' digital experience. In order to meet the changing needs and expectations of our members on an ongoing basis, United Heritage is constantly developing new tools and services in the digital realm. In 2018, the Credit Union was able to launch Apple Pay, an upgrade to Online Banking and several mobile-focused website improvements.

Protecting members' private information remains of the utmost importance for the Credit Union. In an increasingly digital world, the Credit Union launched additional security measures this year to better safeguard members' information online and on mobile devices. United Heritage's security measures are constantly monitored in order to provide real-time protection. Insights from these protective systems are then used to plan strategically for changes in security needs while providing the best overall experience for our members.

The United Heritage Security Center and Blog continued to provide a central location for members looking for information about safeguarding sensitive data, helpful financial advice and more throughout the year. In 2018, the Security Center topics

included guidance on what to do in the event you are targeted in a phishing scam, how to protect your router from hacks and tips to ward off identity theft. On the Blog, members could find articles related to buying a home or car, the Credit Union's philanthropic endeavors and much more. Stay up to date by visiting uhcu.org/securitycenter and uhcu.org/blog.

United Heritage also utilizes social media to keep members informed about events, promotions, giveaways, product announcements and security updates. Facebook, Twitter and Instagram are a few of the social media channels the Credit Union uses for this purpose. Our presence on YouTube increased substantially in 2018 with 14 new videos with topics ranging from "How Much Home Can You Afford?" to a Human Powered ATM at SXSW. The social channel that saw the most growth this year was our Instagram account, which had a 15% increase in followers during 2018. The Credit Union enjoys interacting with members via our social media channels and looks forward to more growth in this area.

United Heritage Credit Union remains dedicated to technological innovation and further enhancing our digital services in 2019.



Mobile Banking Logins



Online Banking Logins



ATM & Debit Card Transactions



Member Checks Processed



Mobile Deposits Processed

2018

4,612,898

3,839,098

33,895,511

1,091,822

77,462

2017

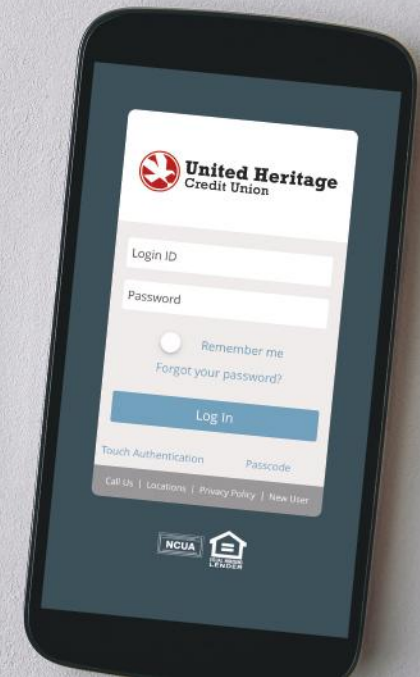
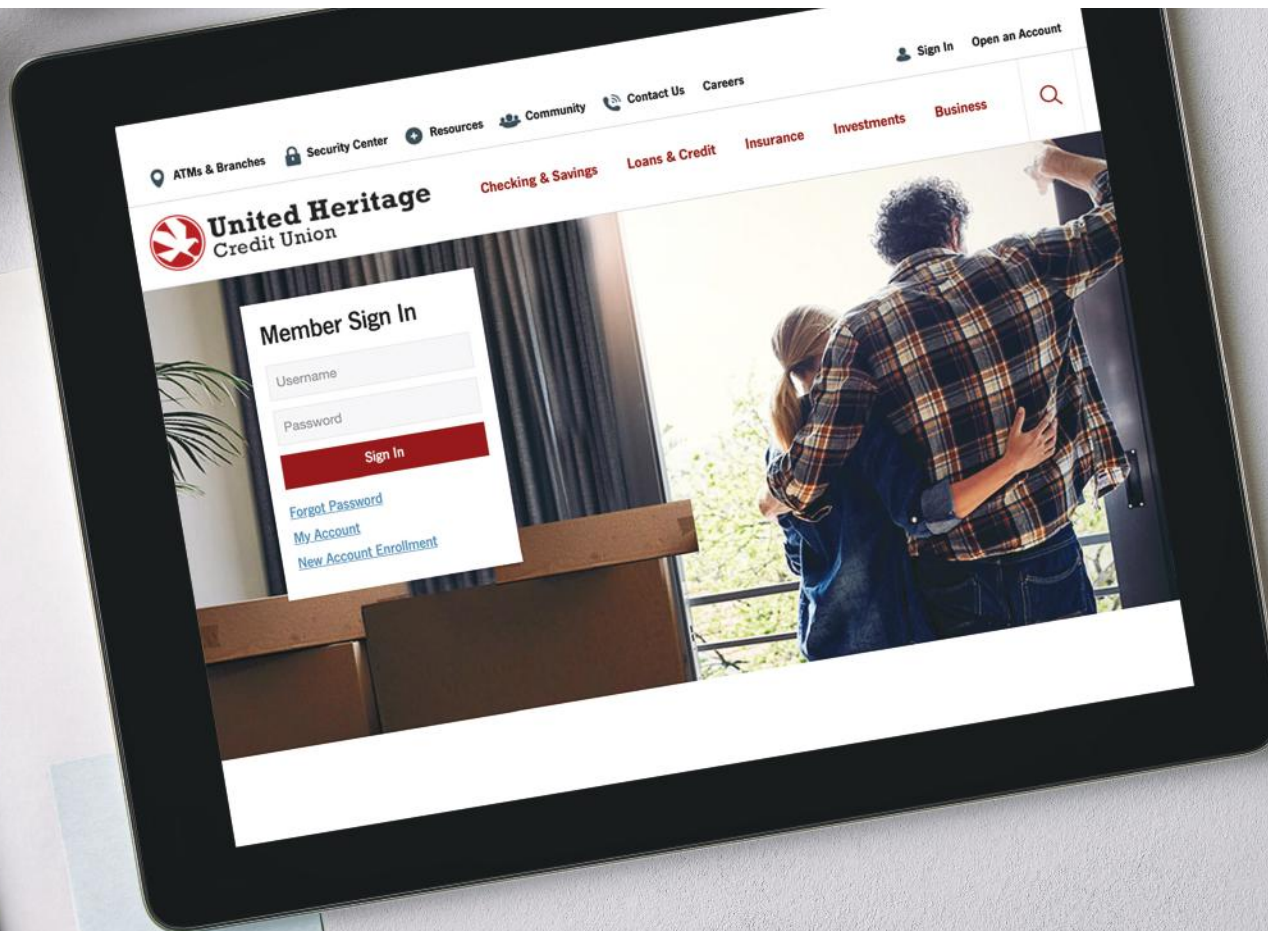
3,258,600

2,990,897

30,984,206

1,343,054

63,619



2018

MEMBER APPRECIATION EVENTS

United Heritage Credit Union hosted four Member Appreciation events in 2018, with three Austin-area Member Appreciation events at the Dell Diamond and one at the Tyler branch for our Tyler-area members. At the Austin-area events, members had the opportunity to watch a Round Rock Express baseball game, get their face painted, enjoy burgers and hotdogs, enter to win awesome door prizes and even have their photo taken with

Beaker, the United Heritage eagle mascot. Our Tyler members also enjoyed a Member Appreciation Day in the fall of 2018. With live music, free food, face painting, door prizes, visits with Beaker and more, it was a great, family-friendly event. United Heritage looks forward to these events each year and enjoys the opportunity to visit with members in such a relaxed, fun environment.





UNITED HERITAGE CHARITY FOUNDATION

In 2018, the United Heritage Charity Foundation continued its commitment to its mission of supporting deserving organizations that make a difference in their communities. A self-funding and independent nonprofit, the Charity Foundation was founded in 2003 by United Heritage employees and volunteers who epitomize the Credit Union philosophy of “People Helping People.”

The United Heritage Charity Foundation’s largest fundraiser is the annual Auto Raffle. In 2011, the Charity Foundation held its inaugural Auto Raffle, raising \$39,989 to support local charities and organizations. With \$62,536 raised through 2018 Auto Raffle ticket sales, proceeds from the Auto Raffle now total \$466,686, and funds raised through ticket sales help facilitate the Charity Foundation’s charitable mission throughout the year. Dala Helm was randomly selected as the winner of this year’s Auto Raffle and took home a 2018 Honda Civic LX Hatchback donated in part by Howdy Honda.

Also in 2018, the Charity Foundation awarded \$5,000 in scholarships to college-bound high school seniors and donated another \$130,300 to local organizations. Since its inception, the Charity Foundation has distributed more than \$1.7 million to charitable causes in Central and East Texas.

We must take a moment to recognize Jesse Lofgreen, the former Vice Chairman of the Charity Foundation, who retired in 2018 after 15 years of outstanding service. He was an intricate part in our relationship with Howdy Honda throughout all of our UHCF Auto Raffles, along with many other contributions throughout the years. Jesse was a founding board member and played an instrumental part in the growth and success of the Charity Foundation since its inception. He leaves behind a legacy we will strive to emulate for years to come.

On behalf of the United Heritage Charity Foundation Board of Managers, I would like to express our delight and gratitude to everyone who has aided the Charity Foundation’s efforts. We are exceptionally pleased with the Charity Foundation’s achievements in 2018 and will continue to provide key guidance to maintain the goals and objectives of the Charity Foundation. We would also like to extend our gratitude to Team United Heritage, a group of United Heritage Credit Union employee volunteers who give their time and energy to help others. Their commitment to philanthropic service is both commendable and encouraging.

With the support of United Heritage Credit Union and the community, the United Heritage Charity Foundation maintains the objective of improving the lives of fellow Texans as it takes on 2019. Visit uhcf.org for more details.

MAY LOFGREEN, CHAIRMAN
HAROLD KEYES, VICE CHAIRMAN
RALPH WILBURN, SECRETARY & TREASURER
BOB SPURCK, DIRECTOR
RUSS MILLER, DIRECTOR
MIKE TREVINO, DIRECTOR
ED CLEMENTS, DIRECTOR



CHARITIES SUPPORTED BY THE UNITED HERITAGE CHARITY FOUNDATION

2018 Beneficiaries:

Alzheimer's Texas
American Legion Post 326
Center for Child Protection
Central Texas Food Bank
Comfort Crew
Cystic Fibrosis Foundation
Dress for Success
Family Eldercare
Foundation Communities
Hospice Austin
Make-A-Wish Central & South Texas

Manos de Cristo
Marathon Kids
Open Door Recovery House
Red Arena
Senior Access
The Arc of the Capital Area
The Joyful Horse Project; Restoration Ranch
The Settlement Home
United Way Harvey Recovery Fund
University of Texas: DDCE
Water to Thrive
Youth2Seniors

UNITED HERITAGE COMMUNITY SCHOLARSHIP

The Charity Foundation annually awards college scholarship funds to high school seniors who best exemplify the credit union philosophy of "People Helping People." In spring 2019, the United Heritage Community Scholarship Committee awarded Brooke Kloesel with a \$5,000 scholarship. The Shiner High School senior was selected based on her exceptional level of community service, impressive extracurricular activities and superior academic performance.



TEAM UNITED HERITAGE



United Heritage Credit Union is fortunate that our employees find value in working to improve the Central and East Texas communities in which they live and work. It is this shared motivation that leads many staff members to join Team United Heritage, a group of Credit Union employees that regularly volunteers their time and resources to support a variety of local charitable organizations and initiatives.

In 2018, 67 Team United Heritage volunteers participated in 10 events across Central and East Texas. On top of that, they gave a total of 274 hours of their free time and raised \$8,391 in donations for local charities, like Keep Austin Beautiful and the Special Olympics.

Team United Heritage continues to enrich Texas communities through their philanthropic work. Whether as an individual philanthropic endeavor or a group activity, participants of Team United Heritage continue to improve the lives of those in their community on a regular basis.

ORGANIZATIONS SUPPORTED BY TEAM UNITED HERITAGE IN 2018

Austin Science Education Foundation

BookSpring Literacy Council

Center for Child Protection

Empty Bowl Project

Keep Austin Beautiful

Kids Matter International

Literacy Council of Tyler

Neighborhood Longhorns Program

Special Olympics

University of Texas Charter School System

UNITED HERITAGE CREDIT UNION BRANCH LOCATIONS

CEDAR PARK

1801 E Whitestone Blvd (FM 1431),
Cedar Park 78613

GEORGETOWN

12 Waters Edge Cir, Georgetown 78626

KYLE

5029 Kyle Center Dr (S FM 1626), Kyle 78640

LAKESWAY

3317 S RR 620, Austin 78738

NORTH AUSTIN

12208 N Mopac Expy, Austin 78758

RIVER PLACE

10815 RR 2222, Austin 78730

ROUND ROCK

301 Mays Crossing Dr, Round Rock 78664

SOUTH AUSTIN

6400 Manchaca Rd, Austin 78745

SOUTHEAST AUSTIN

3 Drive-Thru Lanes at Austin Federal Credit Union
1900 Woodward St, Austin 78741

SOUTHWEST AUSTIN

5011 W Slaughter Ln, Austin 78749

TYLER

522 S Broadway Ave, Tyler 75702

WESTLAKE

2009 S Capital of Texas Hwy, Austin 78746



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