

ANNUAL REPORT 2020



UNPRECEDENTED RESILIENCE

Numbers can't tell the whole story of this difficult year



UNPRECEDENTED RESILIENCE

Two Thousand Twenty was a year of challenges. Yet in those challenges, we saw opportunities. Opportunities to show our members strength and provide guidance as we worked to overcome the hurdles that we all faced in a constantly changing world. Being the financial institution of choice offered us many avenues to grow in more than numbers and members, we grew in community. *Together, we found unprecedented resilience.*





ANNUAL REPORT
2020

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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

Harold Keyes, CCD	Chairman	Term: 2018-2021
Dr. H. Ralph Wilburn, CCD	Vice Chairman	Term: 2020-2023
James E. North, CPA, CCD	Secretary / Treasurer	Term: 2019-2022
Robert Hootkins, MD	Director	Term: 2020-2021
Tommy W. Lueders	Director	Term: 2019-2022
Bob Spurck	Director	Term: 2020-2023
Val Velasquez	Director	Term: 2019-2022
Michael Trevino	Associate Director	
May D. Lofgreen	Chairman Emeritus	

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.

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
Sara Vara	Vice President Human Resources / CHRO
Jake Bernhard	Vice President of Real Estate Lending / CRELO

There were no changes in the Bylaws, Articles of Incorporation or senior management staff since the last annual report.

 OPERATIONAL



NEW FACES

22 new positions
created in the
organization

STRONGER
TOGETHER

0 layoffs of United
Heritage Employees



UNPRECEDENTED RESILIENCE

HAROLD KEYES

CHAIRMAN



Chairman's Report

We have experienced unprecedented times throughout 2020 as the COVID-19 virus spread around the world and impacted communities both large and small. As we look back, we acknowledge the triumphs and hardships our organization has encountered; and while we celebrate new milestones reached, we also reaffirm our dedication to our philosophy of "People Helping People." We pledge to work alongside our communities and members as they continue to recover from the financial adversities endured in the last year.

As we look back on 2020, we recognize that we have seen both asset growth and increased membership, both of which reflect the trust placed in us during uncertain times by our communities and our members. Our members have recognized United Heritage's commitment to their financial well-being and our understanding of the unique challenges they have faced. We would not have reached these new milestones without our members, and we will ensure we continue to take steps forward to exceeding your expectations.

The dedication of our employees and leaders throughout the year cannot pass by unacknowledged. Any success we have achieved can be linked directly to the tireless efforts of our Credit Union employees. They have navigated new challenges, from remote working to closed lobbies, with a single minded focus. They shouldered new responsibilities with grace and determination. Never have I been more proud to represent United Heritage Credit Union. Much of the success in this past year can be tied directly to the unwavering leadership throughout our organization, led by our President/CEO, Buddy Schroeder. Management and their skilled teams developed new initiatives and creative solutions to assist our members, all while ensuring our continued growth and success.

We take immense pride in all 250 employees throughout the Credit Union, who embody our values and show their commitment to our members every day. We have received countless stories from our members thanking our teams and sharing their experiences with us of employees going above and beyond their job requirements. There is no way to truly quantify the impact that our employees have made throughout 2020, but their efforts have not gone unnoticed and we will never take for granted the contributions they have made to United Heritage Credit Union.

“ We pledge to work alongside our communities and members as they continue to recover from the financial adversities endured in the last year. ”

The volunteer Board of Directors, whose leadership has been of paramount importance to our COVID-19 response, must be recognized alongside the triumphs of the Credit Union throughout 2020. Each Board member renewed their dedication to our organization, utilizing their expertise to ensure that the Credit Union remained a strong, viable institution and positioned us and our members for financial prosperity moving forward. I'd like to personally thank Grady Elliott, who after 19 years of service, retired in 2020. His dedication to our organization has been instrumental in our success and he will be greatly missed. I

have had the honor of serving on the board for more than 25 years, and I'm privileged to have the support of this group of people as we lead the Credit Union through these uncertain times.

As we look ahead to 2021, we do so humbly, as we continue to acknowledge the ongoing struggles of our members and communities. This is essential to maintain the trust and dedication of our members, which we have worked very hard to earn. We maintain our pledge to serve our member-owners to the best of our abilities, and help them reach new goals for a secure financial well-being. It is with this strategic outlook that we will advance the Credit Union's progress and success throughout 2021 and beyond.



BUDDY SCHROEDER

PRESIDENT & CEO

President's Report

This past year was filled with challenges, not just for United Heritage Credit Union, but for our members and communities as well. As an essential business, we faced unprecedented challenges in providing our members with the highest level of service and commitment you have come to expect from our organization. Starting in mid-March, branch lobbies were closed, drive-thru operations assumed new responsibilities and many employees transitioned to working from home. In response to these changes, we developed new processes and programs to meet our members' needs due to the hardships brought on by the COVID-19 pandemic. Our commitment to our members' financial well-being has never been more apparent than it was throughout 2020, highlighted by the fact that membership continued to grow to just under 70,000 members. We must thank our members, old and new, for making United Heritage Credit Union their financial institution of choice.

As we look back at 2020, we recognize the immense undertaking our organization went through to ensure our employees, our greatest asset, felt empowered to provide our members with innovative solutions to their unique financial situations. During 2020, loan and risk staff assisted members with over 3,000 COVID-19 related payment deferrals and submitted 486 applications for business assistance under the SBA's Paycheck Protection Program. At the same time, branch staff were implementing innovative solutions to expand service through lobby appointments and the Credit Union's eleven drive-thru facilities. The commitment to our mission was evident throughout the Credit Union and reflected in the herculean effort put forth by every employee to see our members through these uncertain times.

Despite the obstacles that we faced, 2020 will be recognized as one of United Heritage's more successful years. This is evidenced by our earnings levels, growth in loans, shares, capital and assets, and assessments conducted by state and federal regulators. The Credit Union's assets increased by 14.03% during 2020,

and members continued to demonstrate their faith in United Heritage as a place to save and borrow, with shares and loans increasing 15.7% and 10.4% respectively. Furthermore, the Credit Union continued to maintain a well-capitalized position with well performing assets and a capital ratio of 9.05%.

Throughout 2020, the Credit Union heavily invested in our technological future with new tools and resources designed to serve our members in new ways, overcoming hurdles created with closed lobbies while improving the convenience, access and security of our services and products. From online appointment forms,

digital receipts, enhancements to mobile banking, new data center infrastructure for enhanced security, and more, our members were able to conveniently and safely access the resources they needed. Our commitment to these improvements and others supports United Heritage's dedication to our members' financial security and well-being.

Our Board of Directors is a vital component in the operation of United Heritage Credit Union. In 2020, the Board, led by Chairman Harold Keyes, provided guidance and expertise of over 100 years combined experience to lead the Credit Union through a year of uncertainty. Their

leadership, knowledge and commitment to our membership was an essential element in our successful operation in the face of the COVID-19 pandemic. We also must note the retirement of Grady Elliott, who served on the Board of Directors for 19 years. Grady's keen insights and leadership will be greatly missed.

We will remember 2020 as a year filled with unique challenges, one that will have a lasting effect on our operations and our future. Every step forward we take will be to benefit our member-owners, as without you we would not be here today. We are deeply honored to serve you and that you in turn have chosen ownership in United Heritage Credit Union. And we are more than ready to turn the page and see what 2021 has in store.

“ Our commitment to our members' financial well-being has never been more apparent than it was throughout 2020... ”

 **LOAN ASSISTANCE**



CONSUMER
3,272 loans with balances
of \$75,052,801.18

3,272

\$75,052,801.18

REAL ESTATE
167 loans with balances
of \$18,158,972.44



167

\$18,158,972.44

UNPRECEDENTED RESILIENCE

 **COMMUNITY**



1,135

FAMILY HOME

UHCU assisted 1,135 families with lowering their monthly mortgage payment or purchasing a house

**THAT NEW
CAR SMELL**
United Heritage assisted
3,201 members with
purchasing a new car



3,201

UNPRECEDENTED RESILIENCE

JAMES E. NORTH, CPA

SECRETARY & TREASURER



Treasurer's Report

On behalf of the Board of Directors, I am pleased to report that 2020, despite the hurdles we faced, was a successful year for United Heritage Credit Union. This year has seen many changes in our organizational processes and procedures, but these changes have highlighted our dedication to maintaining solid earnings, an exceptional loan portfolio and a strong capital position. Over the years, United Heritage has established a foundation of stability and security for its members. Even with the difficulties and adjustments that were brought about by the pandemic this year, the Credit Union was able to achieve high levels of growth.

While United Heritage Credit Union's assets increased by \$151.3 million during 2020, we must also recognize other success throughout the year. With historically low rates and expanded loan offerings throughout the year, our outstanding loans increased to \$967.3 million, up from \$875.9 million in 2019. Our asset quality remained exceptional, reflected in low loan delinquency and charge-off levels. And the Credit Union's capital ratio remained strong at 9.05% during 2020, solidifying our position as a well-capitalized credit union, a designation the Credit Union has consistently maintained.

While financial growth is a key metric used to measure success year-over-year, we must also recognize additional metrics for our success. This year, we approved over 12,697 total loans for our members for a total of \$853.6 million. With everything else going on during 2020, we're glad we were able to help so many members purchase homes, buy vehicles and refinance auto and home loans from other financial institutions for better terms. We also recognize our membership growth, which increased by 3.9% to 69,732 member

accounts, up from 67,139 at 2019 year end. This growth highlights the trust our communities have in United Heritage Credit Union and we pledge that we will continue to serve our communities and our members who are entrusting their hard-earned funds to the Credit Union.

As always, the Credit Union's success is measured by more than just annual numbers. We value the importance of consistently meeting member needs,

providing excellent service and helping members realize their financial goals just as much as our portfolio success. To tell the full story, 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 2020, the number of debit card transactions on the year reached more than 36 million, and other services saw similarly strong increases in usage levels. As an example, sign-ins on the UHCU Mobile App climbed to a monthly

average of 560,949 up from 482,897 in 2019. The Credit Union also paid out approximately \$7.2 million in dividends on member deposits in 2020, continuing a longstanding history of delivering a healthy return on member deposits.

The Credit Union's sustained financial progress in 2020 reflects the relevance and value we provide our member-owners and the community. As we remain committed to offering the highest-quality products, services and monetary guidance, we are well-positioned to tackle any challenges and achieve further success in the coming years.

“ Even with the difficulties and adjustments that were brought about by the pandemic this year, the Credit Union was able to achieve high levels of growth. ”



TOMMY LUEDERS CHAIRMAN

VAL VELASQUEZ
JAMES E. NORTH, CPA
AUDIT COMMITTEE

Audit Committee Report

United Heritage Credit Union's Audit Committee is appointed each year by the Board Chairman. The three volunteer members who are selected show a high level of proficiency and commitment to the Credit Union. Among other services for the Board, the Audit Committee monitors regulatory supervisory processes, oversees internal and external audit functions, assists in assessment of the Board's performance and ensures Board Policy adheres to regulatory requirements and organizational expectations.

CliftonLarsonAllen, LLP, an independent audit firm, performed the 2020 financial audit of United Heritage Credit Union and its subsidiaries in accordance with GAAP and as required by the Texas Finance Code. Results of this comprehensive audit led to United Heritage Credit Union receiving an unmodified opinion on the consolidated financial statements for the year ending December 31, 2020.

In accordance with state and federal regulatory requirements, United Heritage Credit Union was also examined by representatives of both the State of Texas Credit Union Department and National Credit Union Administration during 2020. These examinations confirm the security of the Credit Union's operations.

The Audit Committee is pleased to report that – according to the combined findings of independent auditors, state and federal regulatory examiners, and financial and operational statements – United Heritage Credit Union is in exemplary financial condition and management procedures are in place to protect the assets of the Credit Union's members; which is the first priority of our organization.

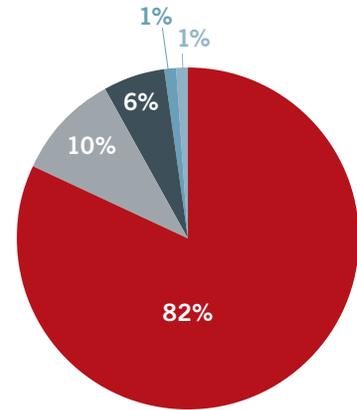
Board and staff recognize that member service is paramount to the success of United Heritage Credit Union. The Credit Union's 97% favorable service rating during 2020 reflects success achieving this goal. This success was made possible due to the dedicated staff across all aspects of the Credit Union's operations, who have demonstrated their commitment to our organization and our continued growth, in the face of a year filled with new challenges.

A commitment to the mission and values of United Heritage Credit Union continues to drive the Audit Committee in all its endeavors. The Committee appreciates the support of United Heritage's more than 69,500 members and the confidence shown entrusting the Credit Union with their financial well-being.

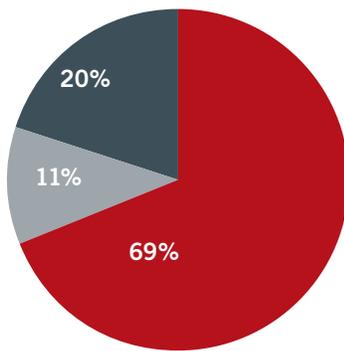


DISTRIBUTION OF ASSETS

Loans, Net	\$	964,140,024
Cash / Investments	\$	155,061,332
Fixed Assets	\$	70,612,556
Share Insurance	\$	9,932,561
Other Assets	\$	29,544,327
Total Assets	\$	1,229,290,800



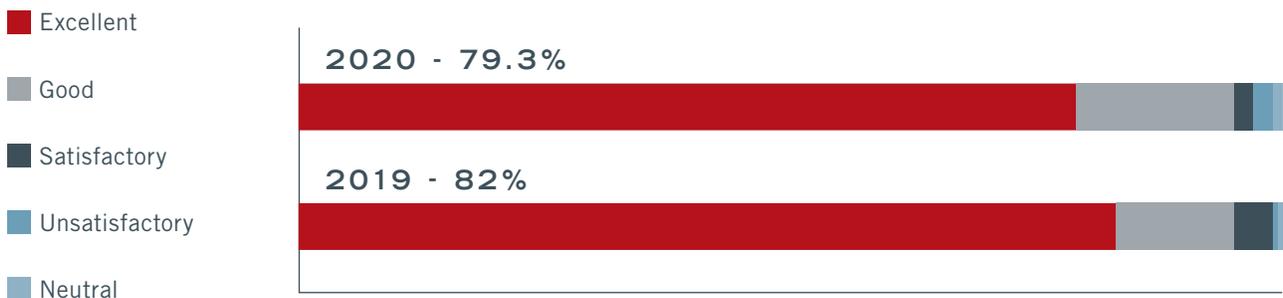
DISTRIBUTION OF INCOME



Expenses	\$	35,493,652
Dividends	\$	7,184,603
Reserves & Undivided Earnings	\$	7,036,506
Gross Income	\$	49,714,761

CliftonLarsonAllen, LLP

NEW MEMBER SATISFACTION



RATIOS

	Reserves	Fixed Asset Ratio	Loan to Delinquency	Loan to Asset	Loan to Deposit
2020	9.05%	5.74%	1.19%	78.69%	86.69%
2019	9.63%	6.02%	.30%	80.99%	90.53%



2020 FINANCIAL REPORT

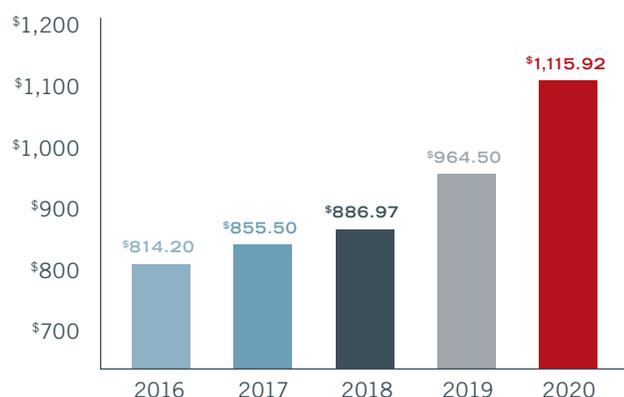
Consolidated Statement of Financial Condition

ASSETS	2020	2019
Loans	\$ 967,343,877	\$ 875,942,392
Less Allowance for Loan Loss	\$ (3,203,853)	\$ (2,812,289)
Cash / Cash on Deposit	\$ 13,974,361	\$ 8,111,293
Investments	\$ 141,086,971	\$ 104,674,160
Fixed Assets	\$ 70,612,556	\$ 64,898,377
Share Insurance	\$ 9,932,561	\$ 8,637,935
Other Assets	\$ 29,544,327	\$ 18,563,767
Total Assets	\$ 1,229,290,800	\$ 1,078,015,635

LIABILITIES & EQUITY	2020	2019
Accounts Payable	\$ 1,345,697	\$ 8,797,351
Dividends Payable	\$ 477	\$ 691
Other Liabilities	\$ 3,766,848	\$ 3,804,983
Member Deposits	\$ 1,115,920,347	\$ 964,501,383
Regular Reserves	\$ 11,471,964	\$ 11,471,964
Undivided Earnings	\$ 96,536,822	\$ 89,500,316
Unrealized Gain / Loss	\$ 248,645	\$ (61,053)
Total Liabilities & Equity	\$ 1,229,290,800	\$ 1,078,015,635

TOTAL SHARE DEPOSITS

(\$ IN MILLIONS)



TOTAL LOANS

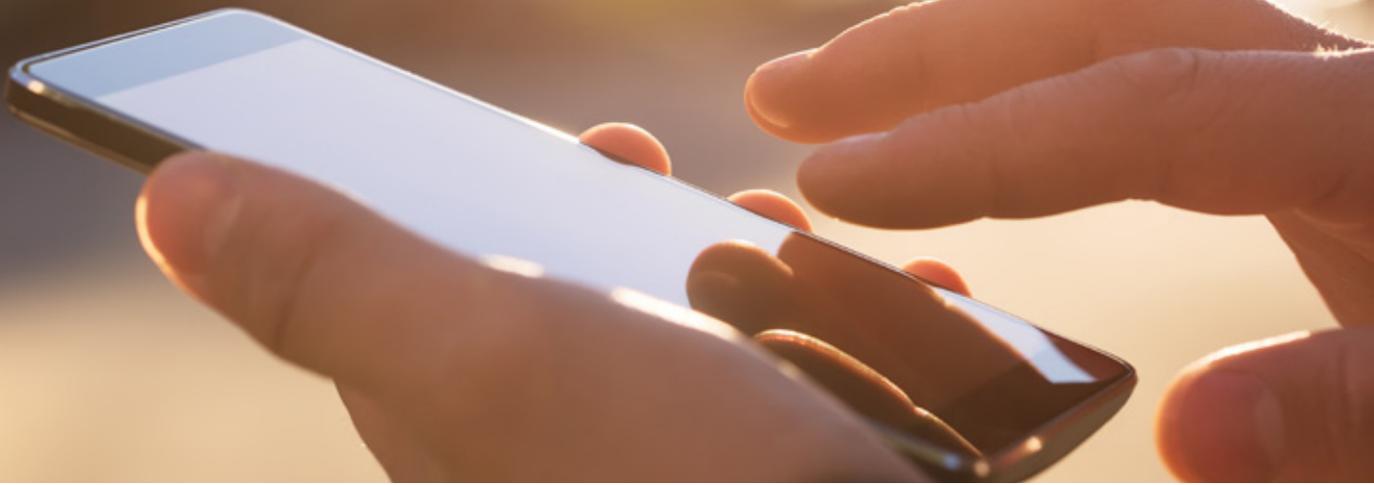
(\$ IN MILLIONS)



Consolidated Statements of Income

INCOME	2020	2019
Loans	\$ 36,494,119	\$ 34,564,035
Investments	\$ 1,779,306	\$ 3,230,977
Gain on Sale of Assets	-	-
Other	\$ 11,441,336	\$ 10,959,388
Gross Income	\$ 49,714,761	\$ 48,754,400
EXPENSES	2020	2019
Operating Expenses	\$ 18,242,152	\$ 16,968,401
Provision for Loan Loss	\$ 2,396,335	\$ 1,790,404
Other General & Admin*	\$ 14,855,165	\$ 15,945,138
Total Expenses	\$ 35,493,652	\$ 34,703,943
Income Before Dividends	\$ 14,221,109	\$ 14,050,457
Dividends Paid	\$ 7,184,603	\$ 7,200,409
Net Income	\$ 7,036,506	\$ 6,850,048
Members	69,732	67,139

* Texas Rules for Credit Unions allow payment of a reasonable fee to directors or committee members for attending duly called meetings for conducting credit union business. Those fees totaled \$102,000 during 2020, and are projected at \$108,000 during 2021.



2020 SERVICE REPORT

United Heritage Credit Union faced new challenges throughout 2020, due in large part to the ongoing COVID-19 pandemic. With closed branch lobbies, we had to create new processes and procedures to ensure our members' digital experience matched what they have come to expect from in-person banking. Our ongoing commitment to develop tools and resources for our members' Online Banking experience, loan applications and more helped ensure a smooth transition that allowed us to continue to meet their financial needs.

We recognize that our members have had to turn to the digital world to complete a variety of daily tasks throughout 2020, including their banking transactions and to acquire financial information. We have pledged to help our members achieve financial security, and that begins with the safety of their personal data. Throughout the year, the Credit Union has continued to update and launch security measures designed to protect the data and private information of all members.

The Credit Union used a variety of tools to keep members informed of potential security risks, such as COVID-19 related scams, and other potentially vulnerable spots. The Security Center and Blog continued to be a great resource for members looking to learn how to keep their finances and data safe. Our blog goes beyond security

information, it also includes articles relevant to UHCU, including buying a home or a car, or information on how to handle your personal finances during uncertain times. Stay up to date by visiting uhcu.org/securitycenter and uhcu.org/blog.

“ (UHCU has) continued to update and launch security measures designed to protect the data and private information of all members. ”

We increased our digital efforts throughout the year, focusing on ensuring we could communicate with our members effectively, including expanding our social media presence and activities. We conducted more social giveaways for our members, including a home renovation giveaway and local restaurant giveaway. We also created videos highlighting our commitment to the communities and members we serve. While we weren't able to interact with our members face-to-face, we worked diligently to ensure that we could support them in new, meaningful ways.

The growth of followers and engagement in each of our social media sites during the year and increased visits to our website demonstrated the effectiveness of our communication and engagement, and ultimately highlighted our commitment to being able to connect with our members through these channels. The Credit Union looks forward to increasing our engagement and providing our members with relevant information on these sites in the upcoming year.



MOBILE BANKING LOGINS

6,731,392

ONLINE BANKING LOGINS

5,658,616



ATM / DEBIT CARD TRANSACTIONS

\$36,301,006

MEMBER CHECKS PROCESSED

1,419,673



MOBILE DEPOSITS PROCESSED

109,379



“ Patricia L. was extremely friendly and professional and went through countless steps to make sure I had everything I needed. [...] Thank you so much for your help and your compassion during this time. It absolutely did not go unnoticed. ”

- MARLA R.





“ At this day and age, where people don't take the time to help anyone, I can't help but send this note to you about Deborah. [...] was so nice & professional and stuck with me until I got everything resolved with your credit union. ”

- UHCU MEMBER



UHCU EMPLOYEE THANK YOU

We continue to be extremely proud of the hard work and resilience of all UHCU employees who have seamlessly adapted to meet the challenges that we have faced throughout the current environment. We recognize the tremendous amount of time and resources it took to ensure that we continue to meet our members' financial needs.



GRADY ELLIOTT

RETIRED IN 2020

Board Member Retires

After 19 years of service on the United Heritage Credit Union Board of Directors, Board Member Grady Elliott announced his retirement in June of 2020.

“Grady is a valued member of the United Heritage family,” United Heritage Credit Union Chairman Harold Keyes said. *“We have all benefited from his experience and expertise, which has helped the Credit Union to reach new milestones. We wish him all the best in his future endeavors.”*

Prior to his appointment to the Board of Directors, Mr. Elliott served on the United Heritage Supervisory Committee from 1987 to 1992, and served as Chairman from 1990 to 1992. He also graduated from The Credit Union Directors Leadership Institute in 2003, where he earned the prestigious designation of Certified Credit Union Director (CCD).

Mr. Elliott retired from the United States Air Force as a Chief Master Sergeant in 1984 after 30 years of service. In the course of his tour of duty, Mr. Elliott served as Executive Officer to the Base Commander and Command Senior Enlisted Advisor to the Wing Commander. While serving, he attended various senior level personnel management and professional courses. A graduate of Alabama State University, Mr. Elliott possesses a Bachelor of Science degree in Education/Sociology. After retiring from the military, he was employed as Manager of the Personal Financial Management Program at Bergstrom Air Force Base. Mr. Elliott is a long time member of Wesley United Methodist Church and member of the church choir.

“We greatly appreciate all Grady has done for this organization,” United Heritage Credit Union CEO Buddy Schroeder said. *“Grady has been a great ambassador for the Credit Union throughout his many years of service. His leadership is certainly missed.”*



MAY LOFGREEN

CHAIRMAN

JESSE LOFGREEN
MICHAEL TREVINO
DR. H. RALPH WILBURN
UHCF BOARD MEMBERS

BOB SPURCK
ED CLEMENTS

United Heritage Charity Foundation Report

2020 brought new challenges to our communities and United Heritage Charity Foundation worked diligently to provide resources for those affected most by the COVID-19 pandemic. Founded in 2003 as a self-funding, independent nonprofit, the Charity Foundation reaffirmed its commitment to its mission of supporting deserving organizations that make a difference in their communities.

In 2020, the Charity Foundation decided not to host its largest fundraiser, the annual Auto Raffle, and instead focused on giving to organizations that help our communities that were impacted the most due to the COVID-19 pandemic. One such organization that UHCF partnered with this year was the Central Texas Food Bank, which in 2020 contributed more than 64 million pounds of food to our communities. Central Texas Food Bank hosted 45 massive, drive-thru style food distribution events, including serving 380,000 families in November and December alone.

UHCF is proud to partner with organizations such as Central Texas Food Bank who provided relief for families throughout Central Texas.

Another organization the Charity Foundation was proud to support was Hospice Austin, who has served thousands of terminally ill patients since it was established in 1979. In 2020, Hospice Austin, like many other organizations, was forced to transition to a virtual work environment while still meeting the needs of its patients. The true dedication and service of the Hospice Austin team was never more apparent than when they held their annual summer camp, Camp Brave Heart, virtually. The camp

provides bereavement support to kids and teens who have lost a loved one, something that many have had to face in 2020.

2020 has made it more apparent to all the crucial role that organizations like Central Texas Food Bank, Hospice Austin, and many more play in supporting our communities and making a difference in people's lives. The United Heritage Charity Foundation is honored to have been able to support these charities which embody our philosophy of "People Helping People." We strive to continue to prioritize our communities' needs above all else and work to serve them to the best of our ability.

“ [UHCF] reaffirmed its commitment to its mission of supporting deserving organizations that make a difference in their communities. ”

Beyond supporting organizations in Central and East Texas, the Charity Foundation also awarded a \$5,000 scholarship to a high school senior through the annual United Heritage Community Scholarship.

On behalf of the United Heritage Charity Foundation Board of Directors, I would like to express our pleasure and appreciation to everyone who has aided the Charity Foundation's efforts to make a difference in our communities. We are beyond proud of the Charity Foundation's achievements throughout 2020 and will continue to provide key guidance to maintain the goals and objectives of the Charity Foundation.

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 we enter 2021. Visit uhcf.org for more details.



UNITED HERITAGE COMMUNITY SCHOLARSHIP

The Charity Foundation annually awards a \$5,000 college scholarship to a high school senior who exemplifies the credit union philosophy of “People Helping People.” In spring 2020, the United Heritage Community Scholarship Committee awarded Talia Hanley with a \$5,000 scholarship. The Austin-area high school senior was selected based on her outstanding community service, extracurricular activities, academic performance.

United Heritage Community Scholarship



29 SCHOLARSHIPS
GRANTED

TOTAL AMOUNT GRANTED
\$100,000+



** All stats above are totals from when the scholarship program started in 2000.*

BRANCH

LOCATIONS

Cedar Park

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

Georgetown

12 Waters Edge Cir
Georgetown, TX 78626

Kyle

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

Lakeway

3317 S RR 620
Austin, TX 78738

North Austin

12208 N Mopac Expy
Austin, TX 78758

River Place

10815 RR 2222
Austin, TX 78730

Round Rock

301 Mays Crossing Dr
Round Rock, TX 78664

South Austin

6400 Menchacca Rd
Austin, TX 78745

Southwest Austin

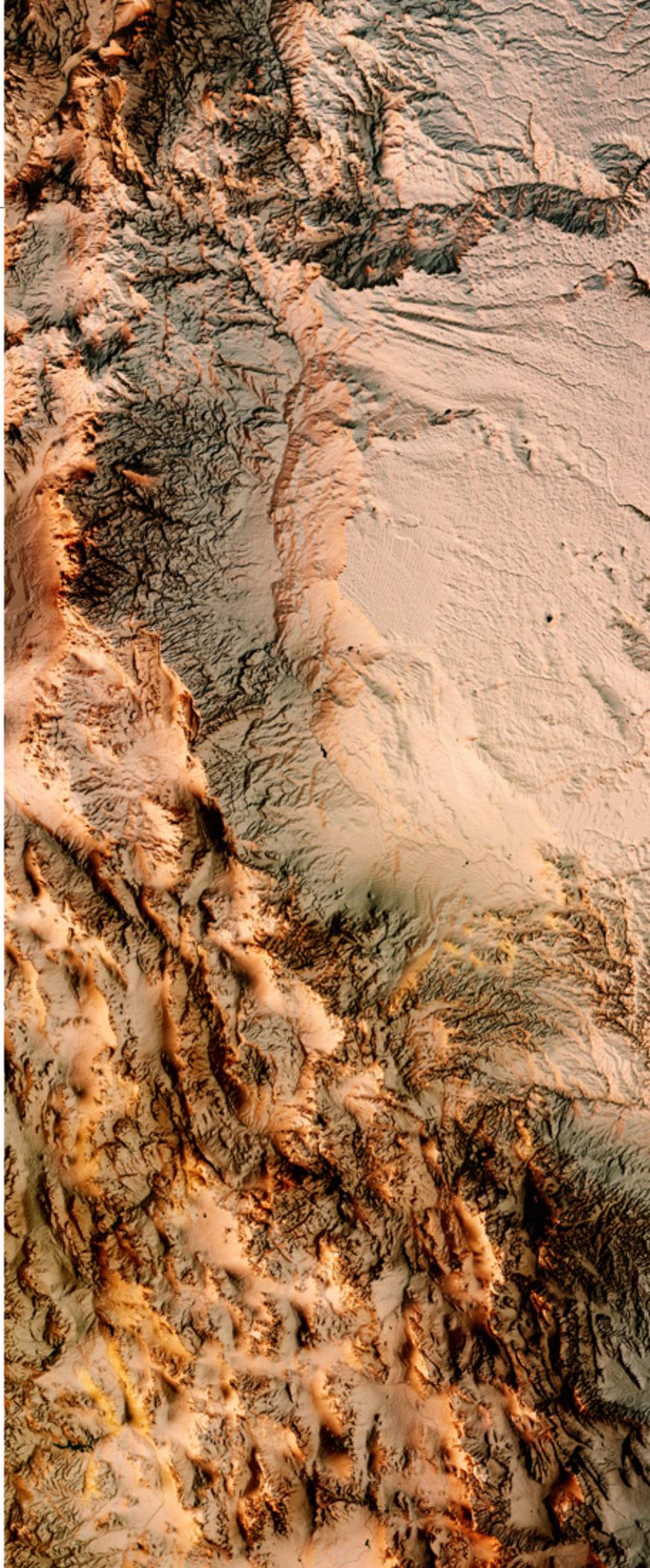
5011 W Slaughter Ln
Austin, TX 78749

Tyler

522 S Broadway Ave
Tyler, TX 75702

Westlake

2009 S Capital of Texas Hwy
Austin, TX 78746







United Heritage
Credit Union

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