



The United Heritage OBSERVER

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SOUTHWEST TYLER GRAND OPENING

United Heritage Credit Union proudly celebrated the Grand Opening of our Southwest Tyler branch with a Ribbon Cutting ceremony on January 13, 2026, marking an exciting new chapter for our growing presence in East Texas. The celebration continued throughout the week during our Grand Opening Week festivities, with in-branch activities, treats, and giveaways, giving members and the community a chance to stop by, meet the team, and experience the new location firsthand. Guests were also able to enter for a chance to win a \$300 Cavender's gift card, perfect for picking out a new pair of boots, adding a fun local touch to the celebration.

The opening of our Southwest Tyler branch represents an important milestone in our commitment to serving the Tyler community. With both our Central Tyler and Southwest Tyler branches now

open, we are able to provide members with more convenient access, personalized service, and a stronger local presence. As part of the celebration, we also launched our Banking for a Cause initiative, where those who opened a new account received \$150, and UHCU donated an additional \$150 to PATH, helping support families in the local community. Members also had the opportunity to learn about special in-branch auto loan rate discounts and ways to save on their next vehicle.

We are incredibly grateful for the warm welcome we've received from the Tyler community and look forward to continuing to build relationships and support our members and neighbors for years to come. We invite you to stop by our Southwest Tyler branch at **7586 Old Jacksonville Hwy., Tyler, TX 75703** to check out the new location and meet the team.

Membership/Regular Savings required. United Heritage accounts are backed by the National Credit Union Administration (NCUA), the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government. Visit www.ncua.gov for more information.

¹Visa's Zero Liability Policy is a guarantee that UHCU debit card users won't be held responsible for unauthorized charges made with a UHCU Visa debit card, as long as it is reported within five business days. UHCU debit card users are protected if their Visa debit card is lost, stolen or fraudulently used, online or offline. Policy does not apply to business accounts.



United Heritage
Credit Union



Follow us for the latest information and giveaways.

FINANCIAL REPORT

Year-to-date as of December 31, 2025

ASSETS

Loans.....	\$ 1,252,832,994
(Less Allowance for Loan Loss).....	\$ (6,231,869)
Cash/Cash on Deposits/Investments....	\$ 301,640,540
Fixed & Other Assets.....	\$ 102,664,684
Share Insurance.....	\$ 12,127,501
Total Assets.....	\$ 1,663,033,850

LIABILITIES & EQUITY

Liabilities	\$ 161,217,324
Deposits.....	\$ 1,337,012,365
Equity.....	\$ 164,804,161
Total Liabilities/Equity	\$ 1,663,033,850

RATIOS

Reserves	10.37%
Loan to Deposit	93.70%
Return on Assets	0.72%
Loan Delinquency	0.93%

MEMBERS..... 82,873

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.

“Member Feedback

UHCU offers a wide range of banking services and is always improving or upgrading. Their professionals are thorough, listen carefully and handle my holdings with detailed care. They are unlike commercial banks. They care about future of your deposits and keeping them safe.

Maury Deluca

\$20,000 IN COLLEGE SCHOLARSHIPS AVAILABLE!

The United Heritage Charity Foundation invites high school seniors to apply for the United Heritage H. Ralph Wilburn Memorial Scholarship. The Charity Foundation awards two scholarships of **\$10,000** each, for a total of **\$20,000**. These scholarships will be awarded to two high school seniors who plan to attend an institution of higher learning in the fall. Students who are members of United Heritage Credit Union are eligible to apply.

If you know a deserving student who should apply, be sure to share this

opportunity with them. If they aren't already a member, they can easily become one by visiting **uhcu.org**.

The recipients will be selected based on their well-rounded academic and personal achievements.

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

Applications Due: March 31, 2026



Join Us At

DELL DIAMOND

SATURDAY MARCH 7

10 AM - 3 PM

**GEARS AND GIVING IS A
COMMUNITY CAR SHOW
AND FAMILY EVENT.**

Music, Face Painters, Balloon Artists,
Touch-a-Truck and more!

Visit **uhcu.org/gearsandgiving**
or Scan the Code to learn more.



UPDATES TO OUR PARMER BRANCH

Exciting things are happening at our future Parmer branch! Construction is well underway, and we're on track to open in just a few months. This new location will bring United Heritage Credit Union's convenient, member-focused services to even more of our community. We can't wait to welcome members to the branch and continue building strong connections in the area.

Visit uhcu.org/parmerupdates to stay tuned for updates as we get closer to opening day!



BOARD ELECTION NOTIFICATION

United Heritage has two Board of Director seats to be filled by election at the 2026 Annual Membership meeting. The Nominating Committee has nominated the following candidates for these positions:

Bob Spurck

Bob Spurck joined the Board of Directors as an associate member in 2015 and was elected as a member of the Board in 2017. Mr. Spurck served as the Vice-Chairman of the UHCU Board of Directors from 2021 to 2023. He has been a UHCU member since 2012. He also served as a United Heritage Charity Foundation Board member from 2015 to 2022. Mr. Spurck is a Principal at RB Healthcare Ventures, LLC. He received his Bachelor of Science in Biology from Tulane University in New Orleans, Louisiana, and his Master of Science in Health Care Administration from Trinity University in San Antonio, Texas. At Tulane, he was a three-year varsity letterman in basketball. Mr. Spurck is the former Chief Executive Officer of Austin Diagnostic Clinic, Brackenridge Hospital and the former Chairman of The ARC. Mr. Spurck is currently a member of the Concordia College of Health Sciences Advisory Board; serves on the Board of the Renfert Foundation; and holds a membership with the American College of Health Care Executives.

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. He has been a UHCU member since 2001. He also served as a United Heritage Charity Foundation Board member from 2017 to 2022.

Mr. Trevino is the Business owner of LT Auto Service, LLC. Prior to this, he worked as the National sales Director for GB Auto, 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.

Contact Julie Carter at 512.435.4545 for instructions and forms, which must be delivered to United Heritage by 5:00 PM on Friday, March 13, 2026. The Annual Meeting will be held at 11:15 AM on Tuesday, April 28, 2026 at United Heritage Plaza, 12515-5 Research Blvd. Austin, Texas 78759.



BRANCHES

Scan the QR code below to see our locations!



CALENDAR

- March 31 **Deadline** Scholarship Application
- May 25 **Closed** Memorial Day
- June 19 **Closed** Juneteenth



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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@hud.texas.gov
Website: www.cud.texas.gov

INSURANCE IS
**MORE THAN
A POLICY**

Expect **more** from
your insurance.
uhcu.org/insure

