



The United Heritage **OBSERVER**

uhcu.org
512.435.4545
903.597.7484
800.531.2328

Volume I • 2024



YOUR BANKING, YOUR WAY: FLEXIBLE BANKING AT UHCU

At United Heritage Credit Union, convenience meets personalized service. Whether you prefer the ease and efficiency of Online/Mobile Banking or prefer a friendly face-to-face interaction at one of our welcoming branches, we're here for you. In addition, our ATMs now offer more options such as depositing checks and cash.

With a few clicks or taps, you can handle essential banking tasks like transferring funds, paying bills, and reviewing balances – all from the comfort of your couch or the convenience of the sideline at soccer practice. Need to make a deposit? No problem. Scan your check with our Mobile App, or utilize one of our 24/7 ATMs located in the drive-thru area at one of our UHCU branches.

The benefits of Online Banking extend beyond convenience. Our secure platform protects your financial information with multi-factor authentication and advanced encryption, ensuring your peace of mind. Plus, with 24/7 access through the UHCU Mobile App and a network of convenient ATMs, your finances are always within reach, no matter the time or location.

Membership required. Federally Insured by NCUA.

While Online Banking offers incredible convenience for managing your finances on the go, we understand that sometimes you need a personal touch. At UHCU, our friendly and knowledgeable branch staff are here to assist you with any request, big or small. They are always happy to assist you in person, answer your questions, and guide you towards your financial goals. Plus, our lobbies offer additional services like notary publics, coin counters, and safe deposit boxes for your one-stop banking convenience.

We believe in empowering you to manage your finances wherever you are. Whether you prefer the convenience of Online Banking or the personalized touch of our lobby services, we're here to support you every step of the way. So, ditch the wait and embrace the efficiency of Online and Mobile Banking, or stop by your local branch and experience the personalized service that sets us apart. At United Heritage, it's your choice. Enjoy the best of both worlds – practical online access and a friendly face, whenever you need it. Learn more at uhcu.org/skiptheline or call 512.435.4545.



United Heritage
Credit Union



Follow us for the latest information and giveaways.

FINANCIAL REPORT

Year-to-date as of December 31, 2023

ASSETS

Loans.....	\$ 1,303,966,133
(Less Allowance for Loan Loss).....	\$ (3,119,095)
Cash/Cash on Deposits/Investments....	\$ 135,279,261
Fixed & Other Assets.....	\$ 88,310,945
Share Insurance.....	\$ 11,584,550
Total Assets.....	\$ 1,536,021,794

LIABILITIES & EQUITY

Liabilities	\$ 106,682,359
Deposits.....	\$ 1,284,928,764
Equity.....	\$ 144,410,671
Total Liabilities/Equity	\$ 1,536,021,794

RATIOS

Reserves	9.74%
Loan to Deposit	101.48%
Return on Assets	0.55%
Loan Delinquency	0.79%

MEMBERS..... 77,791

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?

United Heritage Credit Union's auto loans go beyond just financing. UHCU offers additional products to protect your investment, including:

- **Guaranteed Asset Protection (GAP)** which covers the gap between your loan and car value in case of a total loss.
- **Vehicle Service Contract (VSC)** that allows you to choose your coverage level, contract length and deductible for protection against many major mechanical breakdowns.
- **Complete Vehicle Protection (CVP)** which shields you from unexpected repair costs.

Members have saved thousands electing coverage options like those listed above with United Heritage rather than the dealership. Visit [uhcu.org/auto](https://www.uhcu.org/auto) or call 512.434.4444 to learn more about these options and apply for an auto loan today.

UHCF SCHOLARSHIP APPLICATIONS NOW OPEN!

The United Heritage Charity Foundation invites high school seniors to apply for the United Heritage H. Ralph Wilburn Memorial Scholarship. This year, the Charity Foundation is thrilled to announce it will be awarding two scholarships for a total of \$10,000.

The \$5,000 scholarships will be awarded to two high school seniors who plan to attend an institution of higher learning in the fall. Students who are a member of United Heritage Credit Union are eligible to apply. If you know someone who should apply, be sure to share this information. If they aren't already a member, they can become one easily by visiting [uhcu.org](https://www.uhcu.org). The recipients are selected based on their well-rounded academic and personal achievements.

Applications and more information can be found online at [uhcf.org/scholarship](https://www.uhcf.org/scholarship).

Applications Due: March 31, 2024



Make 2024 your homeownership year!

GET STARTED TODAY BY VISITING [UHCU.ORG/HOMELOANS](https://www.uhcu.org/home loans) OR CALL 512-435-4444.

Membership Required. United Heritage policies, terms, conditions, and restrictions apply. Other restrictions and limitations may apply. A fee of up to \$39.51 may be assessed on credit reviewed applications regardless of loan funding. Equal Housing Opportunity. NMLS #630601.

BOARD ELECTION NOTICE

United Heritage has two Board of Director seats to be filled by election at the 2024 Annual Membership meeting. The Nominating Committee has nominated the following candidates for these positions:

Robert Hootkins, MD, PhD, FACP, FASN, FAHA

Dr. Robert Hootkins is the Secretary/Treasurer of the United Heritage Board of Directors. Dr. Hootkins joined the Board of Directors as an associate member in 2018 and was elected as a member of the Board in 2020. Dr. Hootkins currently serves on the Executive Committee, the Audit Committee and the Compensation Committee. He has been a UHCU member since 2016. Dr. Hootkins is currently a senior medical office consultant for Fresenius Medical Care following more than 35 years of clinical practice in Dallas and Austin. Dr. Hootkins previously received university degrees in Chemistry and Physics including a Ph.D. in Biophysics from The University of California at Berkeley. He is a graduate of UT Southwestern Medical School in Dallas and received his subspecialty training in nephrology at Baylor University Medical Center in Dallas.

Dr. Hootkins is board certified in Internal Medicine, Nephrology and Hypertension. He was previously section chief of The Austin Diagnostic Clinic Nephrology & Hypertension Section in Austin for over 20 years. He historically also served on the District 4 review committee of the Texas Medical Board and on the Executive Board of St. David's North Austin Medical Center, where he was previously Chief of Staff. Finally, he also had served as the Medical Review Board chairman for the ESRD Network 14 (Texas) as well as chairman of the Texas Department of Health Kidney Advisory Committee for a number of years.

Ed Clements

Ed Clements joined the United Heritage Credit Union Board of Directors as an associate member in 2021. He currently serves on the ALM Committee. He has been a UHCU member since 1995. He also served as a Board member for the United Heritage Charity Foundation from 2018 to 2022. Mr. Clements is a well-known Austin radio host and announcer with 46 years of experience reporting current events, sports news and local news. He is currently a talk show host at KLBJ Radio in Austin as well as ESPN-Austin Radio. He is also a contributor to Sirius XM-PGA Tour Radio.

Mr. Clements received his undergraduate degree from Southwest Texas State University (now Texas State University) in San Marcos, Texas. He's worked with several organizations in Austin, including the American Heart Association, Alzheimer's Texas, The Arc of the Capital Area, Save Munny Conservancy and the Hannon Cup Society.

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, 2024. The Annual Meeting will be held at 1:00 PM on Tuesday, April 23, 2024 at United Heritage Plaza, 12515-5 Research Blvd. Austin, Texas 78759.

DID YOU KNOW?

Home buyers who are pre-qualified for their mortgage loans are able to make stronger offers and often close more quickly on their loans. In addition, they're able to identify potential credit or documentation issues and determine a plan to fix them early in the process. Learn more about getting pre-qualified by visiting uhcu.org/homeloan or calling 512.435.4444.

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BRANCHES

Scan the QR code below to see our locations!



CALENDAR

- May 27 Closed, Memorial Day
- June 19 Closed, Juneteenth
- July 4 Closed, Independence Day



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The United Heritage OBSERVER

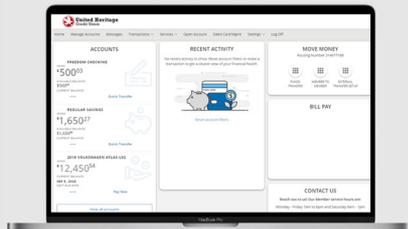
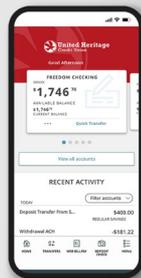
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COMPLAINT NOTICE

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

YOUR ONLINE BANKING HOMEPAGE IS GETTING A REDESIGN.



The same features you know and love with a refreshed look and feel. Visit uhcu.org/redesign for more information.