



United Heritage
Credit Union

2021 ANNUAL REPORT



United Heritage Credit Union has stood as a pillar throughout Austin, Tyler and the surrounding communities for many decades. As we reflect on the year 2021, we recognize our continued success comes from the deep ties to the communities we serve. With our deep roots and consistent growth, we draw parallels to the characteristics of a tree, a symbol of strength, resilience, and adaptation. Much as trees adjust to changing seasons, so does the Credit Union. Just as the proper care and nurturing of branches produce beautiful canopies and strengthened structures, we take further steps to provide our members with financial strength.



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Vision

To be your primary financial institution

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: 2021-2024

Bob Spurck

Vice Chairman | Term: 2020-2023

Val Velasquez

Secretary/Treasurer | Term: 2019-2022

James E. North, CPA, CCD

Director | Term: 2019-2022

Robert Hootkins, MD

Director | Term: 2021-2024

Tommy W. Lueders

Director | Term: 2019-2022

Michael Trevino

Director | Term: 2021-2022

Genise Henry, PhD

Associate Director

Amber Shammass, PhD, RN, ACNS-BC

Associate Director

Ed Clements

Associate Director

May D. Lofgreen

Chairman Emeritus

Dr. H. Ralph Wilburn, CCD passed away in August 2021, vacating his seat on the Board of Directors. Michael Trevino was elected to fill the seat until the next Annual Membership Meeting in 2022. At this time, the Board seat will be up for election again per the Credit Union's bylaws.

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 of Operations/COO

Karen Wilkerson

Senior Vice President of Risk Management/CRO, ISO

Jake Bernhard

Vice President of Real Estate Lending/CRELO

Rebecca Elliott

Vice President of Finance/CFO

Kevin Farley

Vice President of Experience & Engagement

Samantha Hess

Vice President of Digital Operations & Services

Deena Massa

Vice President of Retail Operations

Joshua Robles

Vice President of Commercial Lending/CCLLO

Kristie Simo

Vice President of Consumer Lending/CCLLO

Dale Tripp

Vice President of Compliance/CCO

Sara R. Vara

Vice President of Human Resources/CHRO

Nanette Courtney, Vice President of Compliance/CCO, left the Credit Union in April 2021 after seven years of service.

There were changes to the Bylaws pertaining to official meetings of the Credit Union. Annual meetings were approved to be virtual when an emergency is declared. Regular Board Meetings were approved to be virtual at any time. There were no changes in the Articles of Incorporation since the last annual report.

Oak trees are often planted in historical cities for their character, appearance, and symbolic strength. They can be found around the world and throughout history, **uniting communities** large and small. Much like United Heritage strives to **unite our members** in financial prosperity.



HAROLD KEYES CHAIRMAN

Chairman's Report

Each year is unique, with its own challenges. 2021 was no exception. Thanks to the support of our member-owners, the guidance of your Board of Directors and the dedication of our employees, **United Heritage Credit Union** was able to provide needed levels of service and support for the communities we call home. New challenges and opportunities were encountered throughout the year, all of which have helped us evolve and grow as an organization. The successes reflected in the pages of this Annual Report were made possible by United Heritage's partnership with you, our members.

2021 was a year of exceptional expansion for the Credit Union, exceeding milestones for growth in many key areas. Assets surpassed \$1.4 billion by year-end while membership expanded to 73,711. Most notably, United Heritage assisted our members in numerous ways as they continued to endure the effects of the global pandemic. It is that commitment to the financial well-being of our members that is most important and apparent by the trust they place in the Credit Union as their financial institution of choice. United Heritage is dedicated to meeting and exceeding the expectations our members bestow upon us.

A leading factor in the Credit Union's continued success is the dedication of our employees and leadership team. They have all worked hard to expand

processes and procedures to best meet our members' needs during very trying times. Lobby access was modified for added safety, many staff transitioned to working from home, and access to online and digital services expanded. At the same time, they've been able to achieve strategic goals and maintain the strength and stability of the Credit Union. **Each and every one of our 266 employees throughout the Credit Union embodies the organization's values and demonstrates their commitment to our members every day.** Hundreds of members have shared their experiences with the Credit Union and commended our teams for their exemplary service. We know that our success relies on our employees. Thank you to CEO/President Buddy Schroeder and all of our staff for making such meaningful and important contributions to United Heritage Credit Union.

The leadership and direction provided by the Board of Directors should also be recognized alongside the successes of the Credit Union throughout 2021. **Their dedication positioned United Heritage and our members for financial prosperity moving forward.** Being a part of the Board of Directors for more than 26 years, I've had the privilege of seeing first-hand the advances this group of people has championed. I look forward to more achievements as we lead the Credit Union into 2022.

It is with a heavy heart that I recognize **Dr. H. Ralph Wilburn**, who passed away during 2021 while serving as **Vice-Chairman of the United Heritage Board of Directors**. Dr. Wilburn was a valuable member of our United Heritage family, serving on the Board for 22 years and Supervisory Committee an additional four years. His commitment to the Credit Union was essential to our success, and he will be missed immensely. Dr. Wilburn was also instrumental to the **United Heritage Charity Foundation**, serving on that Board while helping create the Foundation's annual scholarship program. In recognition of his contributions, the Charity Foundation elected to designate the scholarship program as the **United Heritage H. Ralph Wilburn Memorial Scholarship**.

Moving forward into 2022, there will be new challenges to conquer and opportunities to support and serve our members and communities. It is essential to our continued success to preserve the trust and dedication that has been earned over time. **United Heritage remains steadfast in our commitment to serving our member-owners to the best of our abilities.** It is our members' resilience over the past few years and your long standing loyalty that propels us forward. Thank you for choosing **United Heritage Credit Union** as your trusted financial partner.

BUDDY SCHROEDER

PRESIDENT & CEO

President's Report

United Heritage Credit Union experienced an exceptional year of growth and accomplishment in 2021. Those achievements were made more significant by the challenges imposed by COVID-19. The success is evidenced by strong earnings, record growth, and the assessments of regulators and independent auditors. It is largely due to sound financial and risk management practices. And it is reflected in our members' continued expression of faith in United Heritage as a place to save, borrow and plan for their future.

Throughout 2021, **United Heritage Credit Union** encountered many new challenges while adapting to the needs of our members in an ever-changing landscape. Despite those challenges, the Credit Union continued to find opportunities for growth while maintaining a strong financial position. **Assets, loans, shares, and capital levels all increased at record levels.** By year-end 2021 assets exceeded \$1.4 billion and shares exceeded \$1.28 billion, with 73,711 member-owners. This continued strong growth reflects the Credit Union's success in meeting the developing needs of our members. It also exemplifies the trust members have in United Heritage's commitment to their financial well-being.

Looking back on 2021, **we must also recognize the**

growth within our organization. During the year, United Heritage increased staff to 266 from 250 in 2020, supporting the implementation of new methods to better serve our members. With the increased staffing also came a strong commitment to ensuring staff had the tools and resources needed to provide our members with innovative solutions for their individual financial situations. It is due to our employees' dedication to providing exceptional member service, that United Heritage is able to continuously meet and exceed members' expectations. **Each employee epitomizes the Credit Union's core values in every aspect of their duties and responsibilities.**

Throughout 2021, United Heritage Credit Union continued to invest in technology to meet our members' evolving needs. These developments are aimed at enhancing the convenience, access, and security of services and products. They address a variety of needs and include **expanded loan payment options, a new debit card rewards program, student loan in-school and refinance programs, and a new short-term small-dollar personal loan program.** United Heritage is continuously striving to ensure our members have convenient access to all of the capabilities they expect from their financial institution, along with the personal interaction they appreciate from their Credit

Union. Our commitment to these ongoing improvements is just one reflection of United Heritage's dedication to our members and their unique financial journeys.

It is due to our employees' dedication to providing exceptional member service that United Heritage is able to continuously meet and exceed members' expectations.

That dedication to our members will be evidenced again during the coming year as we anticipate relief from the pandemic of the past two years. As we return to what will be our "new normal" **we will continue to improve branch processes to serve and protect our members.** Contact Centers are slated for enhanced hours to increase service access. And lobby and drive-thru technology will enhance capabilities and speed of service. We realize how valuable our members' time is, and want to make doing business with United Heritage quick and easy, as well as rewarding. During 2022 United Heritage is also hopeful that conditions will allow us to increase our community involvement and resume our annual member appreciation events in the Austin and Tyler areas.

The Board of Directors plays an essential role in the Credit Union's achievements. Under the guidance of Chairman Harold Keyes, the United Heritage Board utilized their knowledge and expertise **to ensure member expectations are at the forefront of every aspect of the Credit Union's operations.** That leadership also played a large role in our successful operation in the face of challenges brought on by the current pandemic. In acknowledging our Board, the passing of Vice-Chairman Dr. H. Ralph Wilburn during 2021 must be recognized. **Dr. Wilburn served on the Board of Directors for 22 years.** His experience, guidance, and friendship will be greatly missed by all who were fortunate enough to work with him.

Looking back on the successes of 2021, one cannot help but acknowledge the role of our member-owners. Choosing the right financial partner is a big decision. **It is our goal to make United Heritage Credit Union the first choice for all of our members' financial needs.** It is an honor that so many have chosen ownership in United Heritage. We look forward to strengthening that partnership in years to come.



Just as an oak tree has a lifespan of **1,000 years**, United Heritage has strategically positioned itself to be a **lasting foundation** for the Austin, Tyler and surrounding communities. In our **64 years** of service, we are just getting started.





IN MEMORIAM

Dr. H. Ralph Wilburn

Dr. H. Ralph Wilburn | Former Vice Chairman of the Board of Directors

Longtime United Heritage Credit Union Board Member and Vice Chairman **Dr. H. Ralph Wilburn passed away on August 22, 2021 at the age of 85.**

“Ralph was an important member of the United Heritage family. We are grateful for his many years of service to the Credit Union and the contributions he made to our community,” United Heritage Credit Union Chairman Harold Keyes said. **“Everyone will undoubtedly miss his presence and friendship.”**

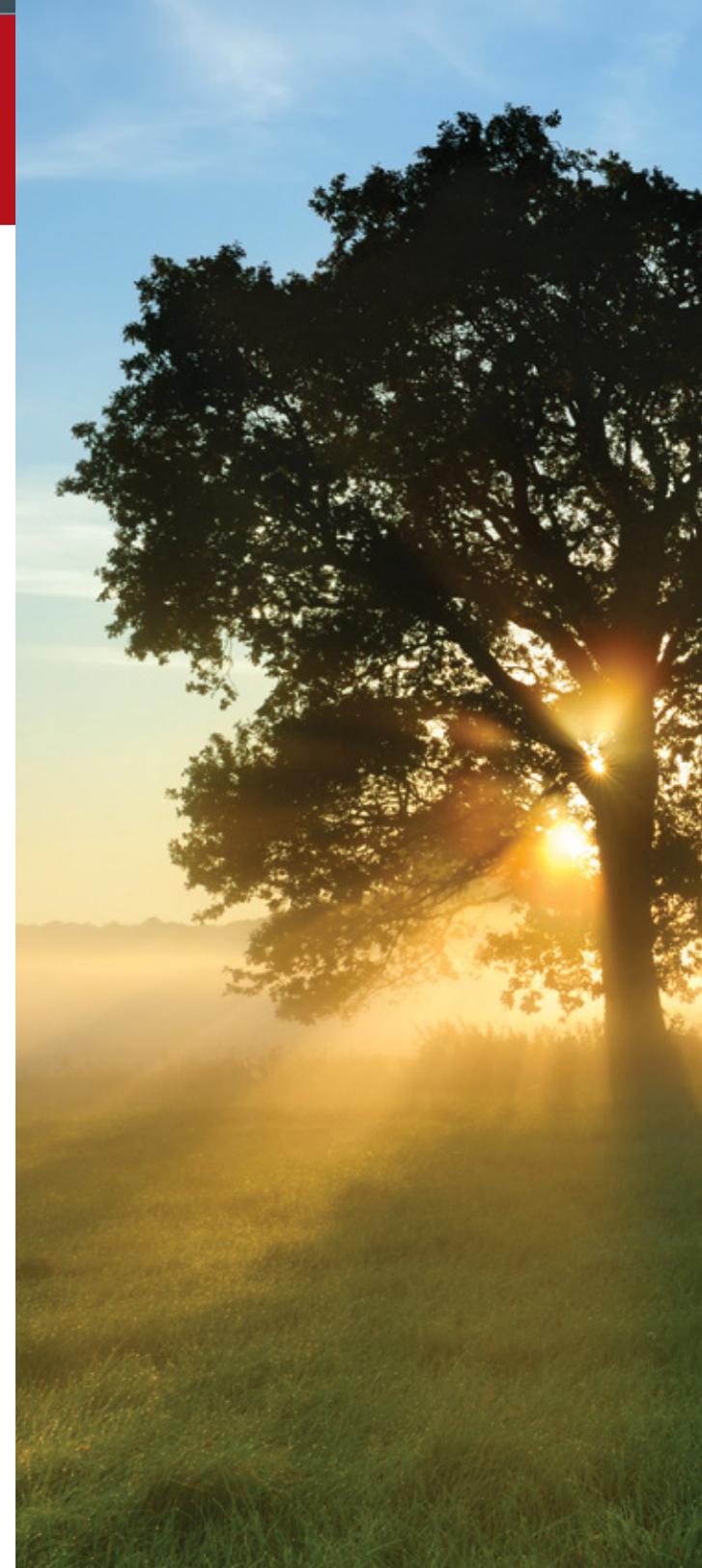
Dr. Wilburn joined United Heritage Credit Union as a member in 1984. He joined the Board of Directors in 1999 where **he served for 22 years** and was Vice Chairman for the last 2 years. Before his appointment to the Board of Directors, Dr. Wilburn served on the Supervisory Committee for four years, two of those as Chairman. He also graduated from The Credit Union Directors Leadership Institute, where he earned the prestigious designation of **Certified Credit Union Director.**

Dr. Wilburn retired from the United States Air Force in 1984 as a **Chief Master Sergeant with 30 years of service.** Throughout his USAF career, he held numerous

financial and management positions and holds a master’s degree in Human Resources Management from Pepperdine University along with a doctorate from the University of Texas at Austin. Dr. Wilburn joined the faculty of St. Edward’s University nearly 20 years ago and taught alongside his wife, Kathy, until the time of his passing.

Dr. Wilburn’s commitment to our communities, specifically education, was shown through his involvement with the **United Heritage Charity Foundation**, where he served on the Board of Directors starting in 2011. He served as Secretary/Treasurer in 2018 and 2019 and as Vice Chairman in 2020. He played a pivotal role in leading the Scholarship Committee as Chairman, which oversaw the scholarship program. The Charity Foundation Board of Directors elected to re-name the scholarship program as the **United Heritage H. Ralph Wilburn Memorial Scholarship** in his honor.

“It was a privilege to have been able to work alongside Ralph,” said United Heritage Credit Union President and CEO Buddy Schroeder. “His dedication to our organization and the communities we serve should be an example to us all.”



Wood, such as oak, pine or cedar, is often used for support beams and posts in construction. As a symbol of foundational support, we take pride in the opportunity to support our members' financial well-being.



Treasurer's Report

On behalf of the Board of Directors, I am pleased to report that **2021 was one of the most successful years in the history of United Heritage Credit Union.**

While we continued to face challenges throughout the year, thanks to the adaptability and perseverance of our leadership and staff, we have maintained solid earnings, a remarkable loan portfolio and a robust capital position. In the face of difficulties and challenges, United Heritage has found new opportunities, not only for our own growth, but to provide our members with a strong financial foundation to achieve financial freedom.

We are pleased that **United Heritage Credit Union's assets increased by \$178 million throughout 2021.** In addition to this asset increase, our outstanding loans increased to over \$1.1 billion, up from \$967.3 million in 2020. Low loan delinquency and charge-off levels reveal that our asset quality remained strong. And the Credit Union's capital ratio remained strong at 8.81% during 2021, solidifying our position as a **well-capitalized credit union**, a designation the Credit Union has maintained year over year.

Our success cannot just be measured by financial growth, but also through the impact we have on our Credit Union members. **In 2021 we assisted**

over 1,200 families with their home loan needs and more than 9,900 members with their auto purchases and refinances. We also achieved notable membership growth, which increased more than 5.7% to 73,711 member accounts, up from 69,732 at 2020 year-end. Our continued growth of members, loans and account openings highlights our commitment to our members' financial well-being. We will continue to serve our communities and our members who are entrusting their hard-earned funds to the Credit Union.

We will continue to serve our communities and our members who are entrusting their hard-earned funds to the Credit Union.

United Heritage Credit Union knows that success is more than just strong financial numbers, and we highly value our ability to meet our members' needs, provide them with excellent service and help them achieve their financial goals. The Board of Directors and management teams regularly assess our product and program usage, in addition to our member satisfaction levels, when gauging the overall success of the Credit Union.

In 2021, the number of **member debit card transactions reached more than 43 million**, and our other services saw similar increases in usage levels. With an ongoing trend of increased digital services overall, our UHCU Mobile App saw similar increases, with sign-ins climbing to a monthly average of 600,656, up from 560,949 in 2020. In addition, **more than \$4.8 million in dividends were paid out on member deposits** in 2021, continuing a longstanding history of delivering a healthy return on member deposits.

Our financial progress in 2021 provides direct insight into the value we provide our member-owners and the communities we serve. **We're dedicated to providing the highest quality services and products regardless of the challenges that may arise.** We're proud to be on this financial journey with our members and look forward to what the coming years have to offer.



Audit Committee Report

Val Velasquez • James E. North, CPA

Each year the Chairman of the Board appoints **United Heritage Credit Union's Audit Committee**. The three volunteer members who are selected show a high level of dedication to and a deep understanding of the Credit Union. The Audit Committee monitors regulatory supervisory processes, oversees internal and external audit functions, supervises the assessment of the Board's performance, and ensures Board Policy complies with regulatory requirements among other services for the Board.

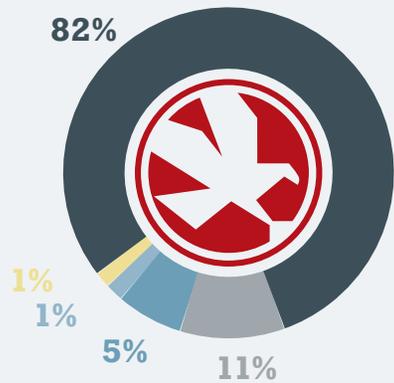
To accomplish these responsibilities, **United Heritage's Audit Committee** relied on the services of **CliftonLarsonAllen, LLP** to conduct the independent audit of **United Heritage Credit Union** and its subsidiaries. Results of this detailed audit led to **United Heritage Credit Union** receiving an unqualified opinion on the consolidated financial statements for the year ending December 31, 2021. In addition, **United Heritage Credit Union** was examined by representatives of both the State of Texas Credit Union Department and National Credit Union Administration during 2021 per state and federal regulatory requirements. These examinations

verify that the operations of the Credit Union are secure and sound.

Based on the combined findings of independent auditors, state and federal regulatory examiners, and financial and operational statements – the Audit Committee is proud to report that **United Heritage Credit Union is in excellent financial condition** and management procedures are sufficient in scope to safeguard the assets of our members. Because member service is a high priority to everyone at United Heritage, the Audit Committee works collectively with the Risk Management Department to monitor member satisfaction levels. This year's 98.5% favorable service rating is reflective of consistent member support and satisfaction.

The Audit Committee is dedicated to maintaining the highest level of service to **United Heritage Credit Union's** 73,711 member-owners and remains committed to the mission and values of the Credit Union.

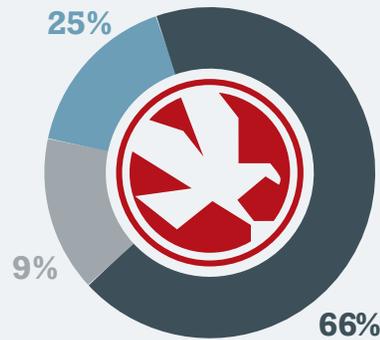
Distribution of Assets



Loans, Net	\$	1,151,519,785
Cash / Investments	\$	160,248,362
Fixed Assets	\$	69,705,359
Share Insurance	\$	11,350,846
Other Assets	\$	14,469,248
Total Assets	\$	1,407,293,600

Distribution of Income

Expenses	\$	36,374,695
Dividends	\$	4,866,840
Reserves & Undivided Earnings	\$	13,539,003
Gross Income	\$	54,780,538



Ratios

	2021	2020
Reserves	8.81%	9.05%
Fixed Asset Ratio	4.95%	5.74%
Loan Delinquency	.83%	1.19%
Loan to Asset	82.00%	78.69%
Loan to Deposit	90.10%	86.69%

New Member Satisfaction



FINANCIAL REPORT 2021

Consolidated Statement of Financial Condition

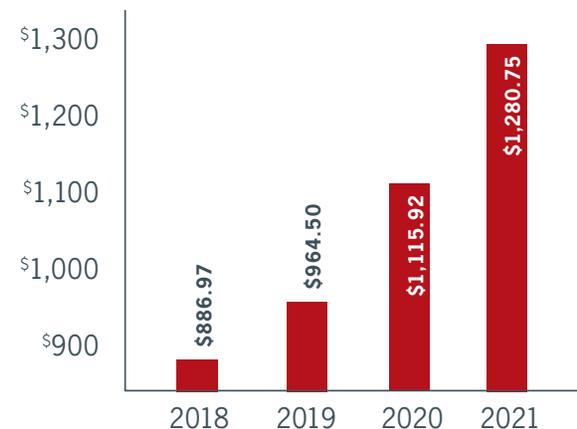
ASSETS	2021	2020
Loans	\$ 1,153,912,620	\$ 967,343,877
Less Allowance for Loan Loss	\$ (2,392,835)	\$ (3,203,853)
Cash / Cash on Deposit	\$ 9,982,084	\$ 13,974,361
Investments	\$ 150,266,278	\$ 141,086,971
Fixed Assets	\$ 69,705,359	\$ 70,612,556
Share Insurance	\$ 11,350,846	\$ 9,932,561
Other Assets	\$ 14,469,248	\$ 29,544,327
Total Assets	\$ 1,407,293,600	\$ 1,229,290,800
LIABILITIES & EQUITY	2021	2020
Accounts Payable	\$ 1,258,025	\$ 1,345,697
Dividends Payable	\$ 206	\$ 477
Other Liabilities	\$ 4,012,075	\$ 3,766,848
Member Deposits	\$ 1,280,749,212	\$ 1,115,920,347
Regular Reserves	\$ 11,471,964	\$ 11,471,964
Undivided Earnings	\$ 110,075,825	\$ 96,536,822
Unrealized Gain / Loss	\$ (273,707)	\$ 248,645
Total Liabilities & Equity	\$ 1,407,293,600	\$ 1,229,290,800

Consolidated Statement of Income

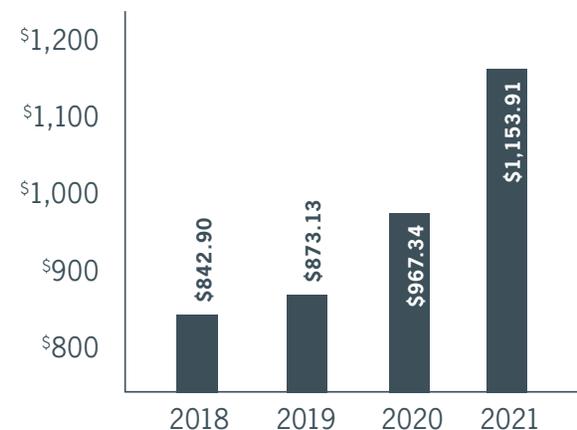
INCOME	2021	2020
Loans	\$ 40,002,425	\$ 36,494,119
Investments	\$ 1,730,970	\$ 1,779,306
Gain on Sale of Assets	-	-
Other	\$ 13,047,143	\$ 11,441,336
Gross Income	\$ 54,780,538	\$ 49,714,761
EXPENSES	2021	2020
Operating Expenses	\$ 19,781,183	\$ 18,242,152
Provisions for Loan Loss	\$ 398,380	\$ 2,396,335
Other General & Admin*	\$ 16,195,132	\$ 14,855,165
Total Expenses	\$ 36,374,695	\$ 35,493,652
Income Before Dividends	\$ 18,405,843	\$ 14,221,109
Dividends Paid	\$ 4,866,840	\$ 7,184,603
Net Income	\$ 13,539,003	\$ 7,036,506
Members	73,711	69,732

* 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 2021, and are projected at \$108,000 during 2022.

Total Share Deposits (\$) in millions



Total Loans (\$) in millions





7,207,876

Mobile Banking Logins

6,512,203

Online Banking Logins



\$43,759,737

ATM/Debit Card Transactions



1,419,673

Members Checks Processed

124,589

Mobile Deposits Processed



220,695

Video Views

SERVICE REPORT 2021

2021 was a year of new opportunities for United Heritage Credit Union. The new processes and procedures introduced in the previous year continued to evolve, providing enhanced digital experiences for our members. We were also happy to bring in-person banking options back with the re-opening of our branch lobbies. The Credit Union is dedicated to meeting members' needs in a multitude of ways, including the **adoption of new technology and the launch of new services** that will help our members achieve their financial goals.

We recognize that our members continue to adapt to complete their daily tasks, with increased emphasis in the digital world. This continued digital adoption has fueled the evolution of new products and services through a variety of digital channels. The increased use of tools like online applications and Online Banking services has also highlighted the ever-present need to keep our members' data secure. Throughout 2021, the Credit Union has continued to **update and launch security measures designed to protect members' data and private information.**

Keeping members informed of potential security risks and empowering them to be aware of possible scam attempts is of high importance to the Credit Union. The **Security Center and Articles areas of our website** provide helpful updates, insights, and tips for members to learn how to keep their information safe and secure.

In addition, the **Articles area of our website** provides information on a wide array of topics, such as **how to buy a house, how to choose the right loan, how to boost your auto buying power, how to budget for your next vacation and more.** It is our hope that this regularly updated, relevant content proves helpful to members as they navigate their personal finances. Find the latest posts by visiting uhcu.org/securitycenter and uhcu.org/articles.

Throughout 2021, we continued to expand our service offerings, both digital and otherwise, in order to provide members with the best experience possible. Some of the new services we launched this year included **expanded loan payment options**, with the addition of online one-time and recurring payments; **a student loan program** with both in-school and refinance options; **a website chatbot** that is able to answer many frequently asked member questions and is continually learning expanding its content; a short-term, small-dollar loan program called **CashPlease** to provide members with an alternative to high-cost payday loans; and **a brand new debit card rewards program** that allows members to earn points when using their UHCU debit card and redeem them for great rewards. These additions and the many others that our employees worked tirelessly behind the scenes to bring to members are a perfect example of the **dedication they have to provide our members with the best possible financial experience.**

The growth of followers and engagement in each of our social media channels during the year is reflective of the effectiveness of our **communication and engagement with members** and others in our communities. The impact of our social channels is solidified when we see the traffic flow increase to our website year over year from sites like Facebook, Twitter, and Instagram. The Credit Union looks forward to increasing our engagement and providing our members with relevant information on these sites as well as exploring new content and social channel opportunities in the upcoming year.

The changes we've seen in the last few years because of the pandemic have pushed us to find new ways to engage with members due to the lack of in-person events. **In 2021, we were able to launch several virtual member-only events.** These virtual events included multiple movie nights, a boat tour through the Caribbean islands, and a tour through Mexico. In connection to these events, we also held giveaways for themed boxes that were sent to winners' homes with UHCU swag, snacks, and more to help them enjoy the events even more. We enjoyed hearing how much members enjoyed these events and look forward to hosting more next year.

MEMBER SPOTLIGHT

We'd like to recognize our members who have reached out to us each week throughout the year to communicate their experiences with UHCU. We are fortunate to be able to support our members' needs and provide them with a high level of service and commitment to their financial well-being.

We refinanced our car here and they helped us with [a] lower APR. In just less than a week the old loan was paid off! It was easy and fast! Best auto refinance experience ever.

Joanna T.

Every employee I have come across at UHCU has always made me feel welcome. Y'all are the best!

Stephanie K.

Was an easy and fast [home] loan process. Everything went smooth, and I would recommend UHCU to all that we know. Thank you for a job well done, we love working with our local credit union.

Sharlene H.

United Heritage was my very first checking and savings account, as well as my very first credit card, they also currently finance my auto loan. I recommend them highly to my peers, they have treated me better than any bank I've ever dealt with and I've always been blown away with how quickly they are to get back to me. 10/10 do recommend.

Sam V.

I really appreciate UHCU, as they are truly member focused. They truly provide a great service to the community.

_____ **Frederick G.**

Everyone at the [Credit Union] is personable and professional in their approach to serving the members. The online banking site works really well!

Robert A.

UNITED HERITAGE CHARITY FOUNDATION REPORT

The **United Heritage Charity Foundation** continued to adapt to the challenges that 2021 presented due to the COVID-19 pandemic and stayed focused on the communities it serves, working diligently to provide resources and adjust to the new “normal.” **Work, home, and social life have all been altered**, and the Charity Foundation has taken steps to meet Central and East Texas citizens where they see a need.

The Charity Foundation was able to make a significant donation to **The Arc of the Capital Area** to help further its mission to empower adults with intellectual and developmental disabilities. Their work since 1949 has made a positive impact on the communities they serve. The Arc of the Capital Area is able to serve **over 1,000 individuals in 17 counties** each year.

Due to the ongoing COVID-19 pandemic in 2021, the Charity Foundation decided to once again forgo its largest fundraiser, the annual Auto Raffle, and instead focused on reevaluating its internal processes, from its donation process to the scholarship program to ensure that they were **adapting to meet the evolving needs** of the Central and East Texas communities.

The updated donation process will involve the Charity

Foundation partnering with a different organization each quarter of the year that aligns well with one of its **Areas of Focus**. The Charity Foundation will focus on building partnerships with the selected organizations, allowing the Charity Foundation to play a bigger role in the organizations they choose to support. As part of

We are beyond proud of the Charity Foundation’s achievements...in 2021. As we move into 2022, we will continue to find ways to improve the lives of our fellow Texans.

this process, the Charity Foundation chose to redefine its **Areas of Focus** in order to invest in organizations whose main objectives are related to **Human Services, Healthcare, Education, Family & Children, and Military & Veteran Assistance**. It is our hope that realigning these **Areas of Focus** and designating focus seasons for each will allow the Charity Foundation to use its resources more strategically throughout the year.

The Charity Foundation revised its scholarship program in honor of the late **Dr. H. Ralph Wilburn, who passed away in 2021**. In addition to serving on the United

Heritage Credit Union Board of Directors, he began serving as a Charity Foundation Board of Director in 2011 and held the positions of Secretary/Treasurer from 2018 to 2019 and Vice Chairman in 2020. Dr. Wilburn was a pillar in the community and a driving force for the Charity Foundation and its Scholarship Program. **In his honor, the annual \$5,000 scholarship has been renamed the United Heritage H. Ralph Wilburn Memorial Scholarship**. His presence on both the Charity Foundation Board of Directors and Scholarship Committee will be greatly missed.

The Board of Directors of the United Heritage Charity Foundation would like to **express their appreciation to everyone** who has contributed to the Charity Foundation’s efforts to make a difference in our communities in 2021. We are beyond proud of the Charity Foundation’s achievements throughout 2021 and will continue to provide key guidance to maintain the goals and objectives of the Charity Foundation. As we move into 2022, we will continue to find ways to improve the lives of our fellow Texans.

Visit **uhcf.org** for more details and updates happening this year.

United Heritage Charity Foundation Board of Directors

May Lofgreen.....Chairman

Michael Trevino.....Vice Chairman

Bob Spurck.....Secretary/Treasurer

Ed Clements

Chelsea Schrimpf

Areas of Focus



Human Services



Healthcare



Education



Family and Children



Military and Veteran Assistance



United Heritage H. Ralph Wilburn Memorial Scholarship

The United Heritage Charity Foundation experienced a heavy loss in 2021 with the passing of Dr. H. Ralph Wilburn, a long-time Board member. In his honor, the Charity Foundation Board of Directors elected to change the name of the scholarship program to the **United Heritage H. Ralph Wilburn Memorial Scholarship**.

Dr. Wilburn's commitment to the betterment of our communities and his passion for education was seen through his pivotal roles within the United Heritage Charity Foundation for over 10 years. Dr. Wilburn joined the Board of Directors in 2011 and served until his passing in 2021. He also led the Scholarship Committee as Committee Chair. His presence and leadership will be missed, but we are glad his memory will continue with this designation.

The **United Heritage H. Ralph Wilburn Memorial Scholarship** will continue to award a \$5,000 scholarship annually to 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. The recipient is selected based on community service involvement, character and leadership qualities, extracurricular activities, scholastic achievement, essay responses, and letters of recommendation.

More information can be found online at uhcf.org/scholarship.

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 Menchaca Rd
Austin, TX 78745

Southwest Austin

5011 W Slaughter Ln
Austin, TX 78749

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522 S Broadway Ave
Tyler, TX 75702

Westlake

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