



The United Heritage **OBSERVER**

uhcu.org
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Volume II • 2026



NORTH AUSTIN BRANCH GRAND OPENING

United Heritage Credit Union proudly celebrated the Grand Opening of our new North Austin branch on Parmer Lane with a Ribbon Cutting ceremony on May 13, 2026. The event marked an exciting milestone for UHCU as we continue to grow and better serve our members in the Austin community.

The Grand Opening celebration continued throughout the week, featuring in-branch activities, refreshments, and giveaways. Members and neighbors in the community had the opportunity to stop by, connect with our team, and experience the new space firsthand. It was a great chance to welcome both familiar faces and new visitors into the branch.

Our North Austin branch showcases the refreshed look and feel of UHCU, designed to create a more modern, comfortable, and convenient banking experience. While the space may be new, members will still be greeted by the same friendly team they know and trust from our previous location on N Mopac Expressway.

We invite you to visit us at 8715 W Parmer Ln., Austin, TX 78729 to explore the new branch, meet the team, and see how we're making banking easier and more accessible for our members every day.



United Heritage
Credit Union



Follow us for the latest information and giveaways.

FINANCIAL REPORT

Year-to-date as of April 30, 2026

ASSETS

Loans.....	\$ 1,242,687,203
(Less Allowance for Loan Loss).....	\$ (6,335,940)
Cash/Cash on Deposits/Investments....	\$ 329,927,901
Fixed & Other Assets.....	\$ 112,713,637
Share Insurance.....	\$ 12,389,891
Total Assets.....	\$ 1,691,382,692

LIABILITIES & EQUITY

Liabilities.....	\$ 177,918,633
Deposits.....	\$ 1,345,167,841
Equity.....	\$ 168,296,218
Total Liabilities/Equity.....	\$ 1,691,382,692

RATIOS

Reserves.....	10.42%
Loan to Deposit.....	92.38%
Return on Assets.....	0.64%
Loan Delinquency.....	1.11%

MEMBERS..... 83,854

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

I adore working with United Heritage Credit Union. Their staff, financial options and banking policies keep me a loyal client.

Judith K.

UHCU COMMUNITY EVENT RECAP

It's been a busy and exciting spring at UHCU, with our team out in the community and participating in several memorable events. We were especially proud to debut our very first micro-branch in March, located within the Red Poppy Garden Railroad behind Mulligan's Restaurant in Sun City Georgetown. As the smallest branch in Texas, this unique addition brought financial services into the world of miniature railroading, giving visitors of all ages a fun, interactive experience complete with sound effects and motion. Visit uhcu.org/redpoppyrr to learn more about our micro-branch*.

Our Shred Day at the Kyle Branch in April provided members and the community with a secure and convenient way to dispose of sensitive documents. Guests enjoyed breakfast treats while taking advantage of this important service. Our next Shred Day will be June 13 at our Georgetown location from 9:00 AM - 11:00 AM. Check

out uhcu.org/events to see when a Shred Day will be near you.

To round out April, UHCU proudly sponsored the Red Poppy Festival in Georgetown. It was a fantastic weekend filled with community spirit, where visitors stopped by our booth for giveaways, branded items, and photo opportunities.

We also had a great time at Gears and Giving at Dell Diamond in Round Rock on May 9, where attendees gathered to enjoy a showcase of classic, custom, and performance vehicles. With food, entertainment, and activities for all ages, the event was a wonderful opportunity to connect with families and car enthusiasts. All proceeds for the event were donated to the United Heritage Charity Foundation.

*This branch is for entertainment purposes only and does not include an ATM, staff, or any capability to process financial transactions.



BOB SPURCK RETIRES FROM BOARD OF DIRECTORS

United Heritage Credit Union extends our sincere appreciation to Bob Spurck on his retirement from the Board of Directors. Bob Spurck was appointed as an Associate Director in 2015, and elected as a full Board Director in 2017. During his tenure, Mr. Spurck provided thoughtful leadership and consistent support, including serving as Vice-Chairman from 2021 to 2023, and played an important role in the Credit Union's

growth and strategic direction. In addition to his Board service, he also contributed his time to the United Heritage Charity Foundation Board from 2015 to 2022, further demonstrating his commitment to our members and community. We extend our sincere gratitude to Mr. Spurck for his years of service and wish him all the best in his retirement and future endeavors.

PROTECTING YOURSELF ON SOCIAL MEDIA

Giveaways are a fun way to connect with United Heritage Credit Union and our community, but it's important to stay alert. Scammers often take advantage of these events by posing as UHCU in the comments, claiming you've won and/or directing you to suspicious links. Some even copy our name and profile image to appear legitimate.

To protect yourself, never click on links from unofficial accounts. These often lead to phishing sites designed to steal personal or financial information. Remember, UHCU will never ask for sensitive information, like your credit card or banking details, through social media comments. UHCU only contacts giveaway winners through official channels, such as email or phone, on dates clearly stated

in the post or on our website. If you receive a social media message or comment saying you've won, it's best to assume it's a scam and contact us directly to verify. When engaging with giveaways, always confirm the account is UHCU's official page, avoid urgent or suspicious requests, and never share personal information. If you see a fake account or scam attempt, report it to UHCU right away.

Giveaways should be fun, not stressful. By staying aware and following these tips, you can safely enjoy UHCU's community promotions. Your security is always our top priority.



REFER YOUR FRIENDS GET UP TO \$500*

Visit uhcu.org/refer to start sharing and start earning.

Restrictions apply. Subject to eligibility, qualifying activity, and program limits. See uhcu.org/refer for all details.





uhcu.org

BRANCHES

Scan the QR code below to see our locations!



CALENDAR

- June 19** Closed, Juneteenth
- July 4** Closed, Fourth of July
- September 7** Closed, Labor Day



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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@tud.texas.gov
Website: www.tud.texas.gov

BOARD ELECTION RESULTS

On April 28, 2026, the 2026 Annual Membership meeting was held. Michael Trevino was re-elected to the Board of Directors and was also elected as Chairman. Genise Henry, PhD was re-elected as the Vice-Chairman and Ed Clements was elected as Secretary/Treasurer.

Mr. Trevino joined the Board of Directors as an associate member in 2019 and was elected as a member of the Board in 2021.

Dr. Henry joined the Board of Directors as an associate member in 2021 and was elected as a member of the Board in 2022.

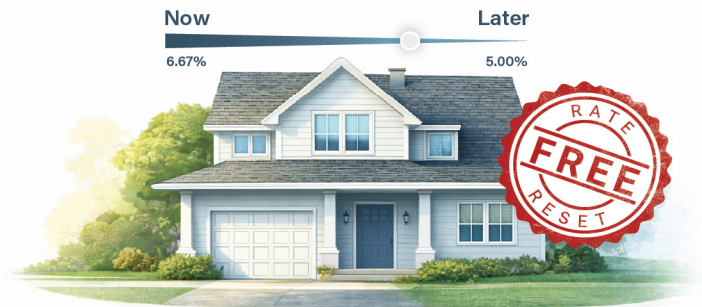
Mr. Clements joined the Board of Directors as an associate member in 2021 and was elected as a member of the Board in 2024.

At the May 26, 2026 Board of Directors meeting, Jacob Guerrero was elected as a member of the Board. Mr. Guerrero joined the Board of Directors as an associate member in 2024.

Future You Has Options

Buy now. Reset your rate later.

Apply for a mortgage today at uhcu.org/ratereset



Restrictions apply. Rate reset offer subject to borrower eligibility, loan approval, program requirements, and rate availability at time of reset. "Free" rate reset applies only to UHCU reset fee; third-party fees or other costs may apply. Example rates shown are for illustration only and are not a guarantee of future rates. Visit uhcu.org/ratereset for complete terms and conditions. See uhcu.org/ratereset for full details