



The United Heritage **OBSERVER**

uhcu.org

512.435.4545

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800.531.2328

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REFINANCING YOUR AUTO LOAN

If you're looking to save money on your car payment or pay off your vehicle faster, refinancing your auto loan might be the right move. Refinancing means replacing your current auto loan with a new one—typically with better terms.

One of the main reasons that people refinance is to secure a lower interest rate. If your credit has improved since you first financed your car, you could qualify for a reduced rate, which can significantly lower your monthly payment or the total interest you pay over the life of the loan.

Another benefit? Flexibility. Refinancing can help adjust your loan term to better fit your budget. Shortening your term may increase your monthly payment, but you'll pay off the loan faster and spend

less on interest. Extending the term could reduce your payment, giving you more breathing room each month.

Before you refinance, it's important to consider a few key factors—like the age of your car, how much you still owe, and whether your current loan includes prepayment penalties. You'll also want to look at potential savings over time, since even small changes in interest rates can make a big difference.

Not sure if refinancing is the right move? A UHCU loan specialist can help you weigh your options, answer your questions, and run the numbers with you. We'll walk you through the process and help you find a solution that aligns with your financial goals. You can even check out our current rates to see what's possible. Get started at uhcu.org/auto or by calling **512.435.4444!**

Membership/Regular Savings account required. Limited time offer. United Heritage policies, terms, conditions and restrictions apply. Offers not eligible on existing United Heritage loans. Rates and fees subject to change without notice. APR applies to well-qualified borrowers. APR dependent on collateral, loan amount, credit and term selected. Loan interest begins to accrue on open date of loan.



United Heritage
Credit Union



Follow us for the latest information and giveaways.

FINANCIAL REPORT

Year-to-date as of April 30, 2025

ASSETS

Loans.....	\$ 1,237,801,457
(Less Allowance for Loan Loss).....	\$ (5,406,664)
Cash/Cash on Deposits/Investments....	\$ 289,208,708
Fixed & Other Assets.....	\$ 90,497,942
Share Insurance.....	\$ 12,119,481
Total Assets.....	\$ 1,624,220,924

LIABILITIES & EQUITY

Liabilities	\$ 159,914,178
Deposits.....	\$ 1,308,601,140
Equity.....	\$ 155,705,606
Total Liabilities/Equity	\$ 1,624,220,924

RATIOS

Reserves.....	10.03%
Loan to Deposit	94.59%
Return on Assets	0.55%
Loan Delinquency	0.96%

MEMBERS..... 81,314

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?

Open a homebuyer savings account to start saving for the new home of your dreams! Earn at a higher interest rate than a regular savings account, and save on fees when it's time to wire your down payment. * Open your account today to start saving!

Head to uhcu.org or call **512.435.4545** to learn more about saving up for a home and open your account today.

Membership/Regular Savings required for all savings accounts. Par value of one share is \$1. Programs (including without limit, fees, rates and features) are subject to change without notice. See Rates & Fees for applicable dividends and fees. Fees may reduce earnings. See Fee Schedule for applicable fees. Requires a 30-month investment term. Early withdrawal subject to loss of dividends. *No early withdrawal penalty if wired to a title company.

UNITED HERITAGE CREDIT UNION BREAKS GROUND ON SECOND TYLER LOCATION

United Heritage Credit Union officially broke ground this month on its newest branch, which will be located on Old Jacksonville Highway in Tyler. This marks a significant step forward in the Credit Union's continued expansion into East Texas. The new full-service branch will offer residents of Tyler, and the surrounding communities, convenient access to a wide range of financial services, including checking and savings accounts, auto loans, mortgages, and more.

Designed with both accessibility and innovation in mind, the location will feature a modern lobby and 24-

hour ATMs to support members' everyday banking needs. The new branch will complement United Heritage's existing Tyler location, which serves members from its downtown branch off Broadway Avenue. Together, the two locations will provide enhanced access and convenience for members across the city.

The Old Jacksonville branch is scheduled to open later this year. To stay up to date on the latest branch news visit uhcu.org/tylerupdates.



2025 BOARD ELECTION RESULTS

On **April 29**, the 2025 Annual Membership meeting was held. Val Velasquez was re-elected to the Board of Directors, Genise Henry was re-elected to the Board of Directors, and Amber Shammass was elected to the Board of Directors to replace Tommy Lueders, whose term expired. In addition, Val Velasquez was re-elected as Chairman of the United Heritage Board of Directors; Genise Henry was elected as the Vice-Chairman and Robert Hootkins was re-elected as Secretary/Treasurer

Mr. Velasquez joined the Board of Directors as an associate member in 2016 and was elected as a member of the Board in 2019.

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

Dr. Shammass joined the United Heritage Board of Directors as an associate member in 2021 and was elected as a member of the Board in 2025.

Dr. Hootkins joined the Board of Directors as an associate member in 2018 and was elected as a member of the Board in 2020.



Buy a House, Get a Puppy + \$300

Finance your home loan with UHCU and get \$300 cash-back, plus we'll donate \$300 to Austin Humane Society covering your adoption fees and helping animals in need.*



*Membership required. United Heritage policies, terms, conditions and restrictions apply. Offer not valid on existing United Heritage loans. This offer is only available for new, residential first-time home loans submitted directly to United Heritage Credit Union or its CDO, Texas Mortgage Lending, and does not apply to any other type of loan offered through United Heritage Credit Union or its CDO, Texas Mortgage Lending. RELOC (Home Equity Line of Credit) are not eligible. *Borrower(s) subject to Austin Humane Society's adoption requirements to receive a \$300 donation will be made to Austin Humane Society regardless of the borrower(s) redeeming the offer, at meeting Austin Humane Society's adoption requirements. Offer applies to those who apply and close on a Home Loan between May 1, 2025 to September 30, 2025. United Home offer: The borrower must redeem the offer with UHCU by October 31, 2025. Upon application submission, eligibility criteria will be reviewed. This offer is not transferable, is limited to one per loan, and may be altered or discontinued at any time without notice. Not all products are available in all areas and amounts. Other restrictions and limitations may apply. NMLS #320401. Equal Housing Opportunity.

More Than a Credit Union A Lifelong Partner

I've been a member for almost 30 years now. I've experienced all the help that UHCU offered me and my family. We've gotten Home Loans, Car loans, enrolled in VIP Savings, utilized Web Bill pay to pay all of my bills...and so much more! I'd like to thank the UHCU family for all they have done, are doing, and will do to enhance my future!

– Frankie D.



BRANCHES

Scan the QR code below to see our locations!



CALENDAR

- September 1
- Closed, Labor Day
- October 13
- Closed, Columbus Day



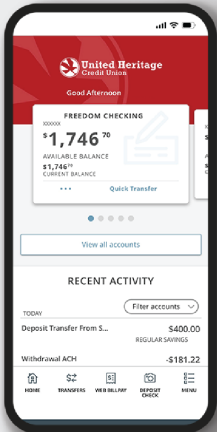
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COMPLAINT NOTICE

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



WE'RE UPGRADING HOW
YOU CAN CONNECT WITH US
OVER THE PHONE!

The great service you know, with a simpler way to connect.
Visit **uhcu.org/phone** for more information.