



The UFCU Way

At UFCU, we work toward one thing above all else: *Empowering our Members to achieve financial success and brighter futures*. Your goals are as unique as you are, so we deliver personalized financial guidance that can make a real difference in your life, all while living up to the values we hold dear:

Purposefully Member-Obsessed: As a Member-owner, you have a say in how we operate, and we act in your best interest — always. We listen to learn about the obstacles in your way and what a brighter future means to you.

Possibilities Reimagined: We experiment, learn, and continuously improve to create a positive impact for you. By challenging assumptions, embracing diverse perspectives, and leveraging data, we deliver exceptional experiences tailored to you.

Performance Excellence Rooted in Unwavering Integrity: We do the right thing by you, every time. You'll see tangible returns via reduced fees, higher savings rates, and lower loan rates, and you'll come to rely on our continuous improvement and outstanding personal service.



Membership

Anyone Can Join

Anyone can become a UFCU Member. It's free and easy to join. Become a Member today.

Bank Anytime, Anywhere

You can transfer money, check balances, make deposits, pay bills, and more — anytime, anywhere. With thousands of shared branch locations and fee-free ATMs nationwide, you can take care of your finances anywhere. Visit UFCU.org/Everywhere for details.



Routing #: 314977405

“ It is an honor to lead this exceptional credit union. We have an inspirational purpose, a revered brand, and an unsurpassed reputation for service. Together with the Board, UFCU leadership, and all my colleagues, we are working to elevate UFCU to even greater levels of positive impact in your lives and your communities.”

Michael Crowl,
CEO & President

	PLUS	FREE	SIMPLY U™	TEEN (13-17)
Minimum to Open	\$0*	\$0	\$0	\$0
Monthly Service Fee	\$10 <small>wavered if account has \$10,000 in combined balances or \$10,000 in qualifying deposits</small>	None	None	None
Courtesy Pay (Y/N) - Overdraft Limit	Yes - \$1,000	Yes - \$400	No	Yes - \$400
Earns Dividends	✓	None	None	On balances up to \$500
Checks	Free	Optional w/fee	N/A	Optional w/fee
Contactless Instant Issue VISA® Debit Card	✓	✓	✓	✓
Mobile Deposits	✓	✓	✓	✓
Account Alerts	✓	✓	N/A	✓
Unlimited Check Writing	✓	✓	N/A	✓
Reimbursed International Transaction Fee	✓	✓	N/A	✓
Bonus Credit Card Rewards	✓	✓	N/A	✓
Auto Loan Rate Discount	✓	✓	N/A	✓
Mortgage Fee Credit	✓	✓	N/A	✓
VISA® Debit Card Daily Point of Sale Limit	\$7,500	\$3,000	\$2,000	\$2,000
ATM Daily Cash Limit	\$2,000	\$2,000	\$1,000	\$500
Money Orders	Free	\$1	\$1	\$1
Cashier's Checks	Free	\$2	\$2	\$2

* Savings, Checking, Money Market, Certificates, and IRA accounts combined under one account number. Must meet eligibility requirements. Certain restrictions apply. Programs subject to change without notice.

✓ Available. Please ask a UFCU representative for more details.



Accounts and Services



UFCU NMLS #441215
8303 N MoPac Expressway
Austin, TX 78759



Your savings federally insured to \$250,000
National Credit Union Administration

Must meet eligibility requirements. Certain restrictions apply. Programs subject to change without notice.

UFCU.org



Checking Accounts

All checking accounts offer early paydays (up to 2 days early) with Direct Deposit, tap-to-pay, select Texas collegiate debit cards, and overdraft options:

- **A Plus Checking account** is our premium account and your best bet if you want to earn high APY dividends¹ and get other perks like loan rate discounts, bonus credit card rewards points, reimbursed international transaction fees, and more.
- **Free Checking** is our most popular account with all the standard features, like overdraft services and no minimum balance or monthly service fees.
- A **Simply U™ account** has no overdraft fees and no worries. It's hassle-free banking with the basics you need.
- A **Teen account²** is tailored to teach Members ages 13-17, if you're looking to teach the kids fiscal responsibility.



UFCU.org/Checking



UFCU.org/Savings

Savings Accounts

Whatever you're saving for, we have saving options for all your needs and the tools to help. You'll get unlimited free transactions with Savings and Money Market accounts plus 24/7 access with Online Banking and the Mobile app³:

- **Savings accounts** provide easy access to funds, allow unlimited deposits/withdrawals, and can cover overdrafts.
- **Money Markets** earn higher dividends¹ on larger balances and the flexibility to access your money anytime.
- **Certificates or Traditional/Roth IRAs** earn the highest dividends.

1. Fees could reduce earnings (APY = Annual Percentage Yield)
2. Accounts for minors require additional ownership by a parent, guardian, or other adult.
3. Subject to Online Banking agreement and terms and conditions.



Business Banking

Get Business accounts⁴, Business Lending options, and other services to help your business thrive. Choose a free or low-cost, benefit-rich Business Checking account or take advantage of new, used, or refinance options for vehicle and equipment loans.

Visit UFCU.org/Business/Checking or UFCU.org/Business/Loans.

4. Must meet eligibility requirements. Certain restrictions apply.



Financial Success Guidance

Get free, personalized tools and confidential guidance for credit improvement, financial education, debt solutions, and more. Visit UFCU.org/FinancialSuccess, or make an appointment at UFCU.org/Appointments.

Lending Services

UFCU offers excellent financing and refinancing. You may apply online 24/7, and in person or by phone during business hours. The next time you need to borrow money, think of UFCU as your personal loan specialist. Learn more at UFCU.org/Lending.



If you need... UFCU has the product or service for you:

to cover payments that exceed your available balance	A personal Line of Credit⁵ for emergency cash or overdraft protection so you can avoid a negative balance
to reduce your debt and understand your credit	A free in-branch credit review, GreenPath counseling and debt management, or Credit Coach online counseling
to lower your car payment	Auto Loan Refinancing⁵ with low rates and flexible terms
a car, motorcycle, RV, or boat	Vehicle Loans⁵ with low rates, flexible terms, and protection options
quick access to cash	Low-cost Personal Loans⁵ with no hidden fees or a flexible Line of Credit you can use for large expenses like a vacation or home improvements
support for major repair bills or vehicle loss	Financing alternatives, like an Extended Warranty (or Major Mechanical Protection) and Guaranteed Asset Protection
peace of mind in the case of disability, death, or unexpected unemployment	Debt Cancellation options to help make loan payments without penalty or added interest

5. Subject to credit eligibility. Certain restrictions apply.

Mortgage Services

Wherever you are on your homebuying journey, our mortgage professionals are focused on finding the best mortgage⁶ for you:

- Specialty loans: First-Time Homebuyer, Down Payment Assistance, Community Hero, and Bridge Loans
- Conventional and Jumbo Loans
- FHA, USDA, and VA Loans
- Construction Financing and Land Loans
- Home Equity and Refinance Loans

Call UFCU Mortgage Services™ at (512) 997-HOME or (800) 476-8409. Email realestate@ufcu.org.



UFCU.org/HomeLoans

Investment Services

UFCU has contracted with CUSO Financial Services, L.P. to support you with the services you need: Financial Planning, Insurance Solutions (including personal, liability, life insurance, and Business Owner Planning.)

Our dedicated CFS⁹ Financial Advisors use a holistic approach to listen, understand, and help you make your dreams come true. For a complimentary consultation, call UFCU Investment Services™, available through CFS at (512) 997-2367 or email CFSInvestments@ufcu.org.



UFCU.org/Investments

Credit Cards

UFCU credit cards have **no annual fee⁶**, **great rates**, and **fantastic rewards** with points that never expire.⁷ Backed by Visa®, our cards allow easy, secure digital payments with Apple Pay®, Google Pay™, PayPal™, and more. It's the easiest way to save money on interest and earn cash back or rewards:

- Our **Travel & Rewards** card earns you 2 points for every \$1 spent. You can redeem points for experiences, merchandise, gift cards, travel (with no blackout dates), and more.
- Our **Cash Back** card earns you 1.5% cash back for every \$1 spent and you can redeem points any time.
- Our **Great Rate** card helps you save big. It's our lowest-rate card and offers fee-free balance transfers.



UFCU.org/Cards

5. Subject to credit eligibility. Certain restrictions apply. Rates subject to change.

6. Any charge that is a finance charge could be imposed, like a cash advance or foreign transaction fee.

7. Members must have an active checking account or Direct Deposit to apply for a credit card. Terms and conditions apply. Must meet eligibility requirements. Credit cards are subject to credit approval.

Careers

We're always looking for talented people! Our market-competitive compensation and benefits package recognizes the value of our employees. See open positions at UFCU.org/Careers, and help make a difference in our communities.

