



HUE FCU Annual Membership Meeting & Luncheon

June 26, 2010 at 12:00 noon
Pier Seven Restaurant
Channel Inn Hotel
650 Water Street, SW
Washington, DC 20024

RSVP/Registration Form

YES! I will attend the 75th Diamond Jubilee HUE FCU Annual Membership Meeting and Luncheon. I am enclosing a check for \$ _____ made payable to **Howard University Employees Federal Credit Union**.

The total number of people attending with me is: _____ (\$10 per person).

Name _____

Guest _____

Guest _____

Guest _____

Cost is **\$10** per attendee. Seating is limited.

Payment must be received by **June 11th, 2010**. Please call 202.806.6129 with any questions.

Please mail this form along with your payment to:

Howard University Employees FCU
 Howard University, Main Campus
 525 Bryant Street, NW, Suite 102
 Washington, DC 20059

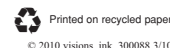
HOLIDAYS

Memorial Day — Monday, May 31

IndependenceDay — Monday, July 5
 (observed)



This credit union is federally insured by the National Credit Union Administration.



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SHAREHOLDER'S EDGE



APRIL 2010



HUE FCU Annual Diamond Jubilee Meeting & Luncheon

This year is a very special one for your Credit Union. We are celebrating our 75th Diamond Jubilee! We are very proud of this long history of serving the members from within Howard University families. You are invited to celebrate with us! Please reserve your seat at our 75th Diamond Jubilee Meeting and luncheon.

June 26, 2010 at 12:00 noon

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Channel Inn Hotel
650 Water Street, SW
Washington, DC 20024

All members are invited!

Please look inside for registration form. All attendees must register by June 12th. Please call 202.806.6129 with any questions.

Loan Rates

	APR
Auto Loans (100% financing — including taxes and tags — available for 24 to 60 months)	
New	6.50%
Used	6.90%
Signature Loans	11.50%
Lines of Credit — HUCASH	9.35%
Share Secured Loans	
up to 60 months	6.00%

Dividend Rates

All Share Accounts	.40% APY
Effective January 1, 2010 (Subject to change quarterly.)	

Staff

Mr. Thomas C. Williams III, *Manager*
 Mr. Michael E. Hines, *Asst. Manager*
 Ms. Tammy R. Kemp, *Teller/Loan Processor*
 Ms. Antwanette Henderson, *Teller*

Office Hours

Mon., Tues., Wed., Fri. 9:00 a.m. to 2:00 p.m.
 Thurs. 9:00 a.m. to noon

Statistics

as of February 28, 2010

Assets	\$10,618,574
Shares	\$7,626,686
Loans	\$6,771,742
Members	2,785

**HOWARD UNIVERSITY EMPLOYEES
 FEDERAL CREDIT UNION**
www.huefcu.org

Main Campus
 525 Bryant Street, NW, Suite 102
 Washington, DC 20059
 Phone: 202-806-6128
 Fax: 202-806-4511

Call for Nominees



The 2010 Nominating Committee consists of John Alston, Lelia Brown, Janet Jackson and Walter Jackson.

There are three (3) vacancies on the Board of Directors, each for a two (2) year term.

If any member wishes to submit a nominee for the Board of Directors, send your recommendation to the Nominating Committee C/O HUEFCU, 2400 6th Street, NW Washington, DC 20059. The nomination must be post marked on or before May 12, 2010. You must include the written consent of the person you are recommending.

The nominating committee shall disclose to the nominee(s) any irregularities that may exist and would cause said nomination to be invalid. The nominee(s) shall be allowed five (5) days to adjust any irregularities and file the adjusted nomination with the Nominating Committee. All nominations will be posted in the Credit Union Office by May 26, 2010.

All elections shall be determined by plurality. **No nominations shall be made from the floor.**

Credit Unions vs. Banks:

NO CONTEST

Banks trail far behind credit unions in one survey of hard data and another of public perceptions.

Better Rates All Around

Credit unions still offer a consistently better deal to consumers than banks do. That is evident from data compiled by Datatrac, a company that tracks rates charged and paid by banks and credit unions.

At year-end 2009, credit unions, on average, posted more favorable rates for consumers than banks in 21 of 23 loan and savings categories. Credit unions provided significantly lower rates on all types of consumer loans and provided higher yields on all types of savings accounts.

Datatrac's data is available online at www.ncua.gov/dataservices/bankratedata/index.aspx.

A Higher Level of Trust

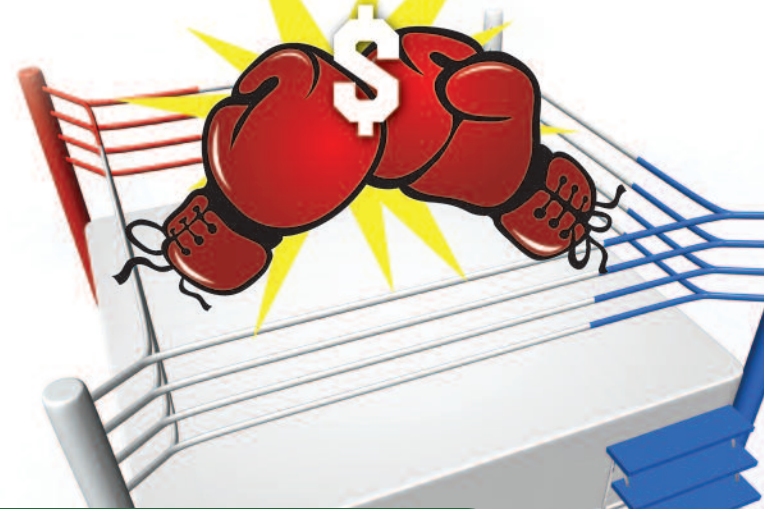
According to another survey — this one a national survey of consumers — Americans consider credit unions more trustworthy than banks.

The survey results were part of a study published January 27 by two finance professors from the University of Chicago and Northwestern University. They found that 58% of U.S. consumers trust credit unions, while only 31% trust national banks. Local banks enjoy considerably more trust than national ones: they're trusted by 53% of consumers. But only 21% trust banks in which the government has a stake.

Credit Union National Association President/CEO Dan Mica said the study revealed “that what has made credit unions successful — service to members, transparency in operation, a real feeling of ‘ownership’ in the institution — are values that are honored by the American public.”

Our Pledge to You

Our credit union strives to exemplify those values. That may be why you trusted us enough to become a member. Our rates may have made a positive impression on you as well. In any case, you can rest assured that we're committed to always staying worthy of your trust. We don't take it for granted — and we never will.



go
green:

Give Your Computer a Rest

You can save **40 watt-hours** a day by shutting down your computer at night before you go to bed. That saves you money too: about \$14 a year.

