

HUE FCU Annual Membership Meeting & Luncheon

June 25, 2011 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 HUE FCU Annual Membership Meeting and Luncheon. I am enclosing a check for \$_____ made payable to Howard University Employees Federal Credit Union.

I would like to bring one guest (cost is \$10 for guests)

NAME _____

GUEST _____

Members attend for free. Seating is limited. Payment must be received by June 10, 2011. Please call 202.806.6129 with any questions.

Please mail this form along with your payment to:
Howard University Employees FCU
2400 6th Street NW
Washington, DC 20059

HOLIDAYS

Memorial Day — Monday, May 30
Independence Day — Monday, July 4

Loan Rates

Effective January 1, 2010

	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, 2011

Assets	\$10,587,638
Shares	\$7,210,056
Loans	\$6,525,650
Members	2,685

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



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



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SHAREHOLDER'S EDGE



APRIL 2011

You're Invited

Join us for our 76th Annual Membership Meeting and Luncheon

Mark your calendars for Saturday, June 25th. That's the day we'll gather with fellow members, volunteers and officers of the board of directors for the annual meeting.

June 25, 2011 at 12:00 noon
Pier Seven Restaurant
Channel Inn Hotel
650 Water Street, SW
Washington, DC 20024

Luncheon cost is \$10 per guest. Please make your reservations using the form inside this newsletter. Reservation deadline is June 10.

Call for Nominees

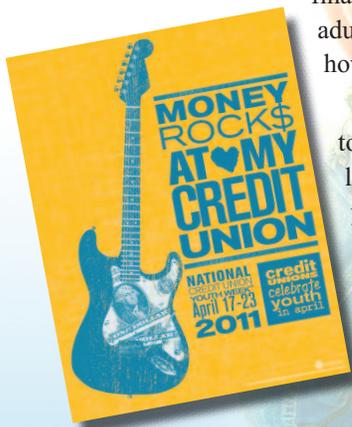
This year there are 4 vacancies on the Board of Directors. Members may seek nomination by petition. The deadline for petitions is May 11 and forms and requirements are available from the CU office. The slate of nominees will be posted in the CU office and online.



Kids and Money

April 17–23 is National Credit Union Youth Week. Do you have a young person in your life who would benefit from having a share account at the credit union? Have you considered opening an account on his (or her) behalf? Perhaps this would be a good time to prepare that child to be a financially responsible adult by teaching him how to handle money.

Any child can learn to spend money. With a little help from you, your child could also learn to *save* it.



Derail That Junk Mail

Do you get offers of preapproved credit in the mail? Would you rather not? There is a way to stop them.

Just call 1-888-5-OPTOUT to have your name deleted from prescreened marketing lists. You can have it deleted permanently or, if you prefer, for just five years. If, later on, you decide that you want to receive such offers after all, you can always call the same number and rescind your request.



Money Guru PRAISES Credit Unions

Personal finance commentator Jane Bryant Quinn recently devoted one of her CBS Moneywatch.com columns to the subject of rising fees at banks. Her advice to bank customers? “Move your money. Now.”

Credit unions, she pointed out, can usually be counted on to not only charge lower fees, but to also pay higher interest rates on savings. And they offer other advantages as well: “They’re also more customer-friendly than most banks. You can find someone to talk to about your finances and even appeal a decision.”

The Credit Union Difference

Ms. Quinn is absolutely right, of course. Credit unions like ours are different from banks in many ways. What sets us apart from them more than anything, though, is something more fundamental than dollars and cents or even helpful employees. In the words of an old song, “The difference is you.”



You make the difference because you’re an owner as well as a member. You have a say in how the credit union is run. You elect our board of directors and committee members, and those officials are your friends and fellow workers. There are no stockholders. There are only shareholders, and the credit union’s earnings are returned to the shareholders in the form of dividends.

You are the reason we offer lower rates on our loans and higher rates on our savings accounts—not to mention those lower fees. We can do it because we’re different—and *you* are the difference.

GO GREEN: Don't Be Fuelish

We’re sure you know that driving a more fuel-efficient vehicle is better for the environment and better for your wallet, too. But you might be surprised to find out just how much better for your wallet it really is.

Every additional mile per gallon you’re able to get can add up to a \$1,000 savings over 10 years. So do the math: A vehicle that gets 30 mpg would cost you \$10,000 more in gas in that amount of time than one that gets 40 mpg would. And one that gets only 20 mpg would cost you \$20,000 more.

To compare the gas mileage of various vehicles, go to www.fueleconomy.gov.

