

SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES
FEDERAL CREDIT UNION

APRIL 2013

Spring Fever for New Wheels? HUEFCU Has the CURE!

It's finally warming up. Have you got the fever for a new car? Well, when it comes to auto loans, your credit union has the freshest deal in town. And we'll make sure your monthly payment doesn't hurt!

- **Borrow up to 125% of the purchase price.**
We'll lend you enough to cover the purchase price, taxes, tags, warranty and even GAP insurance. Not many banks will do that!
- **Rates as low as 5.0% APR.***
- **Terms up to 72 months.**
- **Use direct deposit or payroll allotment for easy repayment.**
- **Check your balance and payment history through Virtual Branch online banking.**
- **Never a prepayment penalty.**
- **Credit Life and Disability Insurance** are available at group rates for our members.
- **Apply online...it's practically painless!**

Now Available — GAP Insurance

GAP is Guaranteed Asset Protection. If your vehicle is stolen or damaged and declared a total loss, the check from the insurance company may not cover your remaining loan balance. With GAP, you're covered. We've got GAP insurance for just \$250. Ask about it!

Set the Wheels in Motion for a Perfect Spring!

*APR = annual percentage rate. Sample payment: Borrow \$20,000 at 5% APR for 60 months for a monthly payment of \$377.42.



A Fond

Farewell

We would like to wish Tommy C. Williams III the best in his retirement. Mr. Williams served the members of our credit union for over 32 years as manager, making many lifelong friends along the way. We appreciate his dedication and commitment!

Hello.

Have you heard?



We have checking accounts and they're better than all the rest!

- No minimum balance
- No monthly service charges
- No per check fees
- And LOW fees for returned checks...lower than your bank's!

You can also use all of the following to get the most out of your account:

- Overdraft protection
- A free Visa debit card
- ATM access to cash
- Virtual Branch online banking
- Electronic Bill Pay
- Automatic funding through direct deposit

It's the Best Kept Secret in Town!

Loan Rates

Effective July 1, 2012

Auto Loans New and Used As low as 5.00% APR*

(New vehicles financed up to 125% of the purchase price plus tax, tags, extended warranty, and GAP insurance. Used vehicles shall not exceed 100% N.A.D.A. Official Used Car Guide retail value plus extended warranties, taxes and tags.)

Signature Loans 11.00%

Lines of Credit —
HUCASH 8.95%

Share Secured Loans
up to 60 months 4.00%

Second Chance Loans 17.00%

*APR = annual percentage rate

Dividend Rates

All Share Accounts .10% APY*

Effective October 1, 2011
(Subject to change quarterly.)

*APY = annual percentage yield

Staff

Mr. Michael E. Hines
Interim CEO
Ms. Tammy R. Kemp
Member Service Supervisor
Mr. Terrell J. Downing
Teller

Office Hours

Mon., Tues., Wed., Fri. :
9:00 a.m. to 3:00 p.m.
Thurs.: 9:00 a.m. to noon

Statistics

as of February 28, 2013

Assets	\$10,857,067
Shares	\$7,643,577
Loans	\$4,568,933
Members	2,202

Holidays

Memorial Day — Monday, May 27

Independence Day —
Thursday, July 4

**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



Federally Insured
by NCUA

Let's Get Together!

2013 Annual Membership Meeting and Luncheon!

Credit unions are very different. We are *cooperative* financial institutions. As a member, you are an *owner*. And as an owner, *you* elect our officials.

Please come to our annual meeting and luncheon. Learn more about *your* financial institution while you enjoy the company of fellow member-owners!

June 29, 2013 at 12:00 noon

Pier Seven Restaurant, Channel Inn Hotel
650 Water Street, SW, Washington, DC 20024

- Cost is \$10 per attendee (member and guest).
- Seating is limited so RSVP soon.
- Each member may bring one guest.
- Don't forget to make your menu choice.
- Cash bar for alcoholic beverages.

Please use the registration form below.
Plan to join us!

RSVP/Registration

YES! I will attend the HUEFCU Annual Membership Meeting and Luncheon.

Enclosed is a check for \$ _____

Name _____

Guest _____

Mail this form along with your payment to: Howard University Employees FCU, 525 Bryant Street, NW, Suite C-102, Washington, DC 20059

Payment must be received by **Friday, June 4, 2013**. Checks should be made payable to **Howard University Employees Federal Credit Union**. Please call 202-806-6129 with any questions.