

SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES
FEDERAL CREDIT UNION

APRIL 2015

TIP: Protect Your Identity and Your Account!

There are some simple first steps you can take in protecting your account.

- *Check your account balances and transactions often to be sure they are yours. It's easy with Virtual Branch online banking. Be sure you are enrolled.*
- *Know who you are sharing account and personal information with. Ask why it is needed and how it is protected.*
- *Store and dispose of personal information securely. Shred documents you no longer need, including receipts and credit offers.*

We value your privacy.

Our privacy policy is on our website. Just click on the link at the bottom of our homepage at www.huefcu.org or call 202-806-6128 to receive a copy in the mail.



80 Years
1935-2015

Need to Improve Your Credit Score?

Our 2nd CHANCE LOAN RETURNS!

If you've had credit problems in the past, we can help you get back on the road to financial stability. Our 2nd CHANCE LOAN is designed for members whose credit scores are holding them back. This loan is for **12 months** and the maximum loan amount is **\$1,500**. You will not need collateral, but you will have to demonstrate a commitment to saving while you repay the loan.

Direct Deposit or an allotment from your net pay is required.

This automatic deduction will ensure your loan payments are made on time and that a portion of your payment amount will go directly into your savings account.

Online instruction is also required.

You will also take part in an online financial education program through BalanceTrack before your loan can be approved. BalanceTrack will teach you sound money management techniques as you move toward financial stability and a better credit score!

Stop by the branch to speak with a Member Service Representative and to apply for your 2nd CHANCE LOAN!



Auto Loans as low as 1.99% APR*

TRUE•BLUE members can qualify for our lowest auto loan rate. Are you TRUE•BLUE?

Earn True-Blue discounts on loan rates by using any or all of these services:

- Checking with direct deposit
- Virtual Branch online banking
- Online bill payments

*APR = annual percentage rate. Your rate may vary based on creditworthiness. Not all members will receive the lowest rate. Sample payment: Borrow \$20,000 for 36 months at 1.99% APR and pay \$381.15 monthly.



2015 Is Our 80th Anniversary!

Come to Our Annual Meeting

Join fellow members as we hear officers report on the highlights of 2014 and unveil what's in store for HUEFCU in 2015. Meet our new Board members and find out how you can participate in our financial cooperative. Watch for your invitation on our website and in your mail.

Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an HUEFCU member, you can save on your monthly wireless bills – and have your activation and upgrade fees waived.

Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (up to \$36 in savings)
- **Upgrade fee waived** (up to \$36 in savings)

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the **NACUC_ZZM Corporate ID** to save
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

Stop paying too much for your wireless services. Start saving with the Sprint Credit Union Member Discount today.



Dormant Account Reminder

An account is considered inactive after one (1) full year with no activity. The account is considered dormant or abandoned after three (3) years with no activity and funds must be forfeited to the District government. Inactive accounts with HUEFCU are assessed a monthly service fee of \$5.00.

Loan Rates

Effective January 23, 2014

Auto Loans New and Used As low as 1.99% 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 As low as 10.00% APR

Lines of Credit—HUCASH 8.95% APR

Share Secured Loans

up to 60 months 4.00% APR

*APR = annual percentage rate. Your rate may vary based on credit history. Other rates and terms available.

Dividend Rates

All Share Accounts .10% APY*

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

*APY = annual percentage yield

Staff

Mr. Michael E. Hines, *CEO*
Ms. Chawewan Boykin, *Operational Accountant*
Ms. Tammy R. Kemp, *Member Service Supervisor*
Mr. Terrell J. Downing, *Office Assistant*

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, 2015

Assets	\$10,935,976
Shares	\$8,710,877
Loans	\$4,307,244
Members	1,937

Holidays

Memorial Day — Monday, May 25
Independence Day — Friday, July 3

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

Main Campus

525 Bryant Street, NW, Room C-102
Washington, DC 20059
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Mortgage Hotline: 703-667-9280

Routing Number 254074727

NMLS #1130623



**Federally Insured
by NCUA**