

SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES
FEDERAL CREDIT UNION

APRIL 2017

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.

Mobile HUEY is Here — Download the App Today!

Once you try Mobile HUEY, a cross between our landline-based telephone teller and our computer-based Virtual Branch, we know that you'll be hooked! Download our mobile banking application from the Apple App store or Google Play today.



Use Mobile HUEY on your smartphone for everything you do with Virtual Branch online banking and then some:

- **Checking your balances**
- **Transferring funds between accounts**
- **Making bill payments**
- **Viewing your account history**
- **Making deposits***

We know how important convenience is to you and are excited that mobile banking is now here for your use. If you always keep your phone handy, you'll have your very own HUEFCU branch close at hand, too. Visit your app store today to get started!

*Use of this feature will require credit union approval prior to registration.

Reach Your Savings Goals with *Share Certificates*

If you're looking for an extremely safe way to invest some of your savings, then look no further than HUEFCU's Share Certificates. Certificates offer a guaranteed return greater than your regular share savings account provides for a specific term ranking from 6 months to 3 years.* They also enjoy the same strong federal insurance protection, up to \$250,000 worth of coverage, as other deposits to HUEFCU accounts.

You can open a regular share certificate with a minimum of \$500 or our "Dream Builder" share certificate, which requires an investment of only \$100 along with bi-weekly deposits via payroll deduction or share transfer. Open a new share certificate today!

*There are penalties for early withdrawals.

Time for a Road Trip?

If spring fever is calling, HUEFCU's affordable auto loans can help you get on the road for less. Make your credit union your first stop for:

- Flexible terms up to 72 months
- The same low rates for New or Used vehicles
- Extended warranties and GAP insurance

Visit huefcu.org, stop by the branch or call us at 202-806-6128 to apply today!

*APR = annual percentage rate. Your rate will vary based upon credit worthiness and other account services criteria. Not all borrowers will qualify for the lowest rate. Rates are subject to change without notice. Sample payment: \$16.30/\$1,000 for 72 mos.

**AUTO
LOANS**
as low as
1.99%
APR*



2017 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 17, 2017, at 12:00 noon
Howard University Blackburn Center
2397 Sixth Street, NW, Washington, DC 20059

- Cost is \$10 per attendee (member and guest).
 - Seating is limited so RSVP soon.
 - Each member may bring one guest.
- Please use the registration form below.

Plan to join us!

RSVP/Registration

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

I would like a Vegetarian lunch. 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 9, 2017**. Checks should be made payable to **Howard University Employees Federal Credit Union**. Please call 202-806-6129 with any questions.



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.

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*

Ms. Antwanett D. Douglas, *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, 2017

Assets	\$10,044,413
Shares	\$7,467,055
Loans	\$6,076,108
Members	1,635

Holidays

Memorial Day — Monday, May 29

Independence Day — Tuesday, July 4

**HOWARD UNIVERSITY EMPLOYEES
FEDERAL CREDIT UNION**

www.huefcu.org

Main Campus

525 Bryant Street, NW, Room C-102
Washington, DC 20059

Phone: 202-806-6128

Fax: 202-806-4511

Mortgage Hotline: 703-667-9280

Routing Number 254074727

NMLS #1130623



**Federally Insured
by NCUA**

