

SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES
FEDERAL CREDIT UNION

JANUARY 2018



Quick TAX TIPS

Here are a few things you can do to get your taxes done and expedite your return.

Save Your Year-End Statement

Hang on to your December 2017 statement. In it you'll find your total dividend earnings. You'll need that information to file your taxes. If your dividends come to more than \$10, we will also send you an IRS Form 1099 by the end of January.

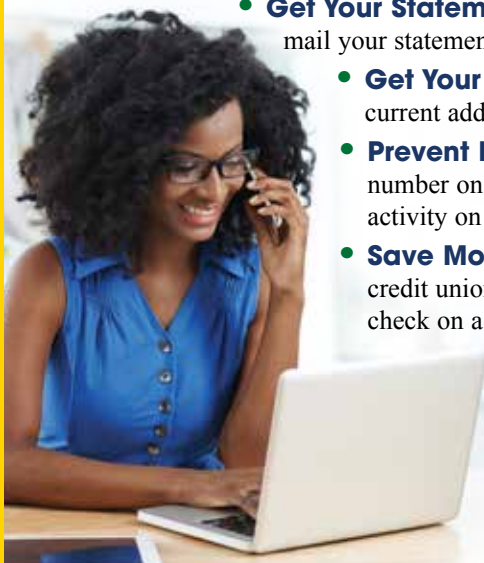
Get Your Refund Sooner

If you choose to have the IRS deposit your refund to your HUEFCU account, it can expedite your refund. You'll need your credit union Member Number as well as our Routing and Transit Number: 254074727.

Is Your Membership Up to Date?

Like any smartphone or computer, your HUEFCU membership needs to be continually updated. But unlike electronic devices, the only thing we need you to do is let us know if any of your contact information has changed. That includes your mailing address, email, phone or wireless numbers. When you do, we can better protect you from fraud and keep you continually updated about your finances.

- **Get Your Statements on Time:** we need a current address to mail your statements, including end-of-year tax information.
- **Get Your New Debit Cards:** if we don't have your current address, we cannot mail any new debit cards to you.
- **Prevent Fraud:** as long as you have a current phone number on file, we'll call you if there is any suspicious activity on your account.
- **Save Money:** to receive money-saving offers from the credit union, we require an updated email address that you check on a regular basis.



Update Your Info Today

We don't receive any updated information about you from the University. Therefore, if anything has changed, call us at 202-806-6128 (and 202-806-6129), or stop by the branch.

Working for You at HUEFCU

Borrowing money for a New Car, setting up a Line of Credit, or applying for a Signature Loan or Second Chance Loan should work with your budget and finances, not against them. At HUEFCU, we offer a wide variety of lending solutions with competitive rates and terms to meet your financial needs, achieve your goals, and save money along the way. Visit www.huefcu.org and experience top-notch convenience, confidentiality, and financial support.



Share Certificates Offer Secure Savings

At HUEFCU, our Share Certificates offer a guaranteed return greater than your regular Share Savings account, and they're just as well insured by the NCUA, up to \$250,000. If you're looking for a safe way to invest some of your savings, this is a great way to go.

Choose Your Term

Savings terms range from six months to five years* with a minimum opening balance of \$500. Or choose the "Dream Builder" Share Certificate, with a low \$100 minimum opening balance and bi-weekly deposits via payroll deduction or share transfer.

Come by the credit union and open your Share Certificate today.

*Early withdrawal penalties may apply.



Mobile HUEY is Your Smartphone's New Best Friend

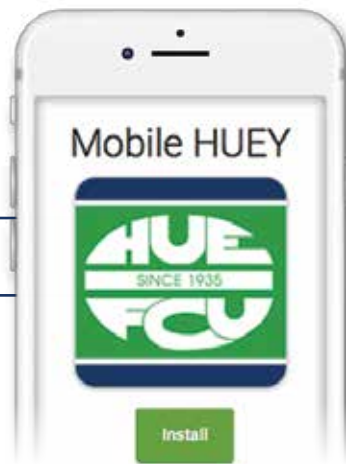
You could be carrying a HUEFCU branch with you wherever you go. With the Mobile HUEY app, available for Apple iOS and Android smartphones, you can take your banking with you wherever you go.

- Check balances
- View account history
- Transfer funds between accounts
- Make deposits*

Download the Mobile HUEY App Today

Open up your smartphone's app store and download the free app. Just search for "Mobile HUEY," follow the on-screen instructions and log in as usual. If have any questions, stop by the branch.

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



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 November 30, 2017

Assets	\$9,813,554
Shares	\$7,600,811
Loans	\$6,968,764
Members	1,558

Holidays

Martin Luther King, Jr. Day —
Monday, January 15
Presidents Day — **Monday, February 22**

**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**



Sprint's Best Credit Union Member Cash Rewards Offer Ever!

\$100 CASH REWARD WITH EVERY NEW LINE



Did you know that all HUEFCU members are eligible to earn cash rewards on their cell phones? Just take advantage of this Sprint offer from Love My Credit Union Rewards.

Sign up for Sprint Credit Union Member Cash Rewards in three easy steps:
Already a Sprint customer? Skip ahead to step 2.

1. Need to become a Sprint customer? Visit sprint.com or schedule an **in-store appointment** by calling 1-844-344-6562.
2. Register for cash rewards at <http://www.lovemycreditunion.org/> **SprintCreditUnionMemberCashRewards** or with the Love My Credit Union® Rewards app.
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account!

How Sprint Credit Union Member Cash Rewards Works:

- \$100 Cash Reward for every new line switched to Sprint
- \$50 Cash Reward for every line transferred into Sprint Credit Union Member Cash Rewards
- Plus, an annual \$50 Loyalty Cash Reward for every line



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.