

# Tax Time Tips

## Hold on to That Statement

Do you keep all your tax-related paperwork in one place? If so—and we hope you do—that would be a good place for your end-of-the-year statement. Your dividend earnings for the year 2012 will appear on it. You'll need that information when you do your taxes. (Or, if you have someone else do them, your tax preparer will need it.)

If your dividends for the year amounted to more than \$10, you should expect to receive IRS Form 1099 in the mail sometime in January.

## Change of Address Notifications

If you have had a change of address, let us know. We want to be sure there will be no delay in receiving mail from us. Even if you have notified the University of your change of address, you will still need to provide us with that information. It is private and therefore not shared between the University and the Credit Union. Thanks!

## Direct Deposit of Your Refund

To get your tax refund faster, have the IRS deposit it to your HUEFCU account. On your return, you'll need to provide your credit union member number and our routing and transit number, which is 254074727.

# HOLIDAYS

Martin Luther King, Jr. Day —  
Monday, January 21

Presidents Day — Monday, February 18

## 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, *Asst. Manager*

Ms. Tammy R. Kemp, *Teller/Loan Processor*

## 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, 2012

Assets	\$10,861,935
Shares	\$8,049,530
Loans	\$4,832,092
Members	2,286

HOWARD UNIVERSITY EMPLOYEES  
FEDERAL CREDIT UNION  
[www.huefcu.org](http://www.huefcu.org)

### Main Campus

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# SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES  
FEDERAL CREDIT UNION

JANUARY 2013



Everyone's made New Year's resolutions they have no intentions of keeping, but not us. This year, we're keeping our resolution to roll out several new services:

- Checking accounts
- Interactive online banking with bill pay
- Direct deposit and direct account debit
- Visa debit cards

We're ordinarily not ones to give advice, but we think you should make a resolution to transfer all of your accounts to Howard University Employees Federal Credit Union in 2013. These new services, along with other recent additions like HUEY Telephone Teller and Second Chance Loans, will help ensure it's one of the best resolutions you make (and keep) this year! This year, we're keeping our resolution to roll out several new services on January 22, 2013.

It's time to say **HELLO** to **HUEFCU** and **GOODBYE** to your banker!  
Starting January 22, 2013

# Hello.

## Checking

Although Howard University Employees Federal Credit Union has been around since 1935, we are offering checking accounts for the very first time. We didn't want to rush into anything — you know, in case the checking craze didn't catch on. Since it seems to be working out, allow us to introduce . . . **HUEFCU checking!**

- No monthly service fees
- No per check charge
- Unlimited check writing
- Overdraft lines of credit\*
- Lower-than-average fees for returned items and stop payments

Plus, you can access your funds with a Visa debit card.

You have waited long enough. The time is right for you to make the switch your checking account to HUEFCU.

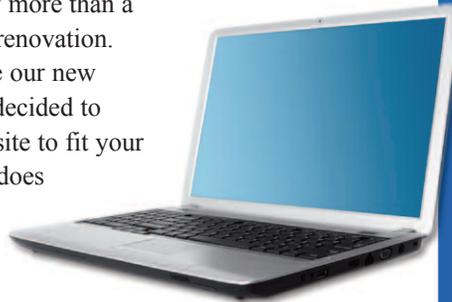
\*Line of credit protection is a loan product and subject to loan approval. Please see us for details.



# HELLOOOOO?

## Virtual Branch

We have given our website a facelift for you! It's actually more than a facelift — it's a renovation. To accommodate our new services, we've decided to revamp our website to fit your needs. Not only does it have a new look, but it also now has Virtual Branch. Virtual Branch gives you online access your HUEFCU account.



You can use Virtual Branch to...

- Verify your balances
- Transfer funds between your HUEFCU accounts
- Request withdrawal checks
- Pay bills electronically
- Apply for loans
- Make loan payments and loan advance requests

...and much more.

We know you will love having 24/7 access to your HUEFCU account no matter where you are in the world. This secure virtual location will give you unlimited access on your terms. Start exploring this great new service. Find out more at [www.huefcu.org](http://www.huefcu.org).

# HELLO!

## Visa Debit Card

First the checking account. Followed by online banking. Now the Visa debit card!

Need to make a purchase, but don't have cash on hand? Just swipe your HUEFCU debit card and keep moving. Use it for gas, an afternoon coffee, shopping online or dining with friends. It's the easy way to pay.



- Funds are deducted directly from checking.
- Get cash back when making purchases.
- Use it at CU Here ATMs nationwide for surcharge-free transactions.\*
- Enjoy worldwide acceptance.

There's never been a better time to make HUEFCU your primary resource for all your financial needs. Make the switch today!

\*Some ATM networks may charge a fee for transactions. You may also use your HUEFCU debit card fee-free at Plus, ACCEL and Visa® ATMs.