

## Charity Scams

**Know where your money is going before you give it away.**

Americans have a long history of donating money to causes they believe in. They gave to the tune of \$307.65 billion in 2008, according to the Giving USA Foundation. Unfortunately, when such large numbers of people are willing to contribute such a large collective sum, charity scams come out of the woodwork. This makes it imperative that people know where their money is going before they give it away.

If you want to ensure that your money ends up in the hands of people who need it, instead of scammers, you can donate to a large, well-known charity, such as the American Red Cross. If you'd like to give money to a lesser-known organization, research the charity.

Go to a site like [charitynavigator.org](http://charitynavigator.org), which can give you details on the charity, where its money goes, its mission and its overall rating. Be very skeptical if you cannot find it in the directory.



## HOLIDAYS

**Independence Day** — Monday, July 5  
— (observed)

**Labor Day** — Monday, September 6

## Loan Rates

	APR
<b>Auto Loans</b> (100% financing — including taxes and tags — available for 24 to 60 months)	
New	6.50%
Used	6.90%
<b>Signature Loans</b>	11.50%
<b>Lines of Credit</b> — HUCASH	9.35%
<b>Share Secured Loans</b> up to 60 months	6.00%

## Dividend Rates

<b>All Share Accounts</b>	.40% APY
Effective January 1, 2010 (Subject to change quarterly.)	

## Staff

Mr. Thomas C. Williams III, *Manager*  
Mr. Michael E. Hines, *Asst. Manager*  
Ms. Tammy R. Kemp, *Teller/Loan Processor*  
Ms. Antwanette Henderson, *Teller*

## Office Hours

Mon., Tues., Wed., Fri. 9:00 a.m. to 2:00 p.m.  
Thurs. 9:00 a.m. to noon

## Statistics

as of May 31, 2010

Assets	\$10,819,625
Shares	\$7,857,180
Loans	\$6,600,997
Members	2,778

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

**Main Campus**  
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JULY 2010

# 75th Diamond Anniversary

Thanks to all our members who attended our 75th Anniversary Diamond Jubilee Annual Meeting & Luncheon on June 26 at the Pier Seven Restaurant. Everyone enjoyed sharing a meal and fellowship with other members and their families. Officers of the Board of Directors reported on the state of the credit union, and the annual election results were announced.

Congratulations to the following incumbents on their reelection:

**Harold Banks**  
**Sheila Lyles**  
**Sharon Lytle**

We extend our sincere appreciation to all members who took part in this special occasion!

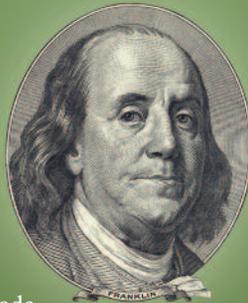
## Go Green with the Press of a Button

If your car has cruise control and you're not using it, you're probably using a lot more gas than necessary. Research shows that using cruise control can increase your gas mileage by as much as 15%.

Wasting gas isn't just unhealthy for the planet, it's unhealthy for your wallet. If you spend \$1,500 a year on gas — and that's easy enough to do — reducing your fuel consumption by 15% would save you \$225 annually.

## 3-D Benjamins on the Way

As part of its never-ending battle to stay one step ahead of the counterfeiters, the U.S. Treasury has redesigned the \$100 bill. The bill's new design, which includes 3-D images, was unveiled on April 21 and is the culmination of more than a decade of research and development.



Benjamin Franklin is still prominently featured on one side. In fact, he's more prominently featured than previously, since his portrait's been enlarged. Independence Hall still appears on the other side, but the front of the building has been replaced with a view of the back. Thanks to the new technology, the new design also includes images that move, disappear, change colors or turn into other images as the bill is tilted.

The redesigned bills will not go into circulation until February 10 of next year.

## How To Keep Your Money Safe While Traveling



1. Make copies of your IDs and credit cards, front and back, before you go. If one of your cards gets lost or stolen, you will need to have the card number and the phone number for the replacement line.
2. Don't carry a lot of cash. Withdraw what you need for the day in the morning instead of stocking up for the entire trip. If you must get your money all at once, don't store it all in the same place.
3. Be vigilant in crowds. Pickpockets tend to strike in populous areas, such as touristy squares or crowded buses. This is the time when you need to be extra careful to keep an eye on your belongings.
4. Don't carry a purse. Instead, carry a backpack, a satchel or another item that doesn't so obviously say, "There's money in here." It's best to bring one that sits in front of your body. Don't put money or identification in the outermost pocket, which others can easily reach.
5. Keep receipts. When you're on vacation it can be hard to remember exactly what stores and restaurants you visited. Match your receipts against your statements so you can immediately tell if something's not right.

## Tip-Top Flip-Flop

Forget "Casual Fridays." If you need a *Casual Week* — or maybe two or three of them — we can help. There's no better place to borrow money for a trip to a beach resort (or anywhere else) than your credit union.

Call the credit union to learn more about our personal loans.

