

SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES
FEDERAL CREDIT UNION

JULY 2016



TIP:

**Using the right
ATM will save
you money.**

All ATMs are *not* created equal. Certainly not as far as HUEFCU members are concerned. Some ATMs will sock you with surcharges but, thanks to your HUEFCU membership, some will not.

HUEFCU members pay no surcharges whatsoever at ATMs with a CO-OP, Allpoint or CU HERE logo. All told, that's over 80,000 ATMs nationwide.

Why spend money you don't have to? Stick with ATMs in those networks and kiss those surcharges goodbye.



CUHERE

Prepare to Be **Mobile-ized**

Some years back a certain California winery's TV commercials featured the slogan "We will sell no wine before its time." We've been taking a similar approach with Mobile HUEY, our mobile banking application. We wouldn't want to make it available before we're entirely satisfied with its quality. That's why we've kept you waiting for it a little longer than we originally intended.

At this writing, Mobile HUEY is not yet available, but it's very possible it will be by the time you read this. Please watch your mail for an announcement. Or just check the Apple or Google app stores.

How Mobile HUEY Will Change the Way You Bank

Simply put, Mobile HUEY will give you instant account access at all times. Wherever you happen to be, you'll always be able to use your smartphone to do any of the following, quickly and easily:

- Check your balances
- Transfer funds between accounts
- Pay bills
- See your account history
- Make deposits*

In other words, your accounts will be just as mobile as you are.

At HUEFCU, we aim to make banking with us as convenient as possible. We think you're going to find that mobile banking is about as convenient as it gets.



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

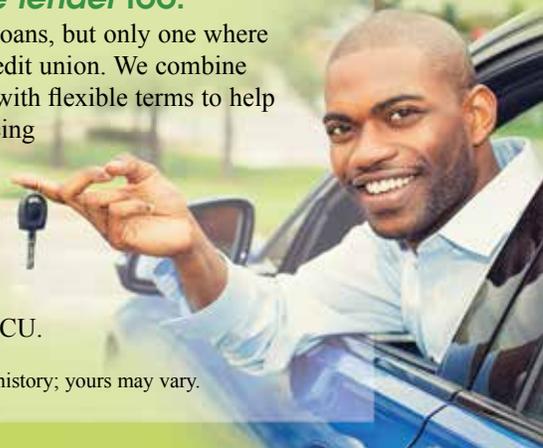
Looking for a reliable vehicle?

Make sure you have a reliable lender too.

There are lots of places to turn for auto loans, but only one where your interests come first, and that's your credit union. We combine competitive rates (as low as 1.99% APR*) with flexible terms to help put the car you want within reach. Refinancing is available, as are preapproved loans. Applying for loan preapproval before you go shopping will enable you to know how much buying power you have and can also save you time.

When you think auto loans, think HUEFCU.

*APR = annual percentage rate. Rates based on credit history; yours may vary.



How Some HUEFCU Members Are Slashing Their Wireless Bills

Tired of paying too much for your cell bill? You never have to again. Just take advantage of the Sprint Credit Union Member Discount from Love My Credit Union Rewards. Every HUEFCU member is eligible for it.

3 Ways You'll Save:

- **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.

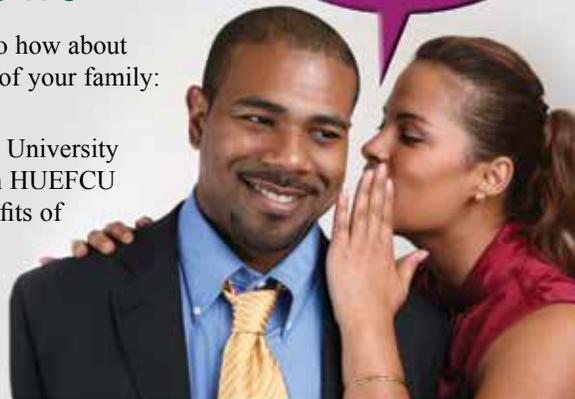


Share the Good News

Your mother taught you to share, right? So how about sharing this good news with her and the rest of your family: We're here for them, too.

Even if they've never worked for Howard University or Howard University Hospital, they can join HUEFCU because you did. They can enjoy all the benefits of credit union membership the same as you.

Remember, if they're part of your family, they're always welcome to join our family.



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. Chaweevan 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 May 31, 2016

Assets	\$10,525,265
Shares	\$8,237,558
Loans	\$6,704,008
Members	1,768

Holidays

Independence Day — Monday, July 4

Labor Day — Monday, September 5

Columbus Day — Monday, October 10

HOWARD UNIVERSITY EMPLOYEES FEDERAL CREDIT UNION

www.huefcu.org

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Routing Number 254074727

NMLS #1130623



**Federally Insured
by NCUA**

