

# SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES  
FEDERAL CREDIT UNION

OCTOBER 2015

80 Years  
1935-2015

## You're Invited! OPEN HOUSE

Thursday, October 15, 2015  
Louis Stokes Health Science Library  
Gallery Room  
12:00 p.m. – 3:00 p.m.

Please stop by to join us in celebrating our 80th Anniversary Year and International Credit Union Day. During October credit unions worldwide recognize the values that mark our commitment to service and the cooperative philosophy. As a financial cooperative, members' savings are in turn used to fund members' loans. Together we enjoy better rates, low – or no – fees for services and access to new products. It's win-win!

## TIP: You can WIN, too!



Share the good news about your credit union! Introduce family members and co-workers to

HUEFCU for the finest in personalized financial services.

## REFER A NEW MEMBER GET \$40

New Members also win and qualify for **TRUE BLUE LOYALTY DISCOUNTS!**

- Open a new Checking Account – Get \$10
- Authorize 100% Net Direct Deposit – Get \$10
- Enroll in Virtual Branch Online Banking – Get \$10
- Enroll in Online Bill Pay – Get \$10

80 years. 80 dollars.  
Win with HUEFCU!

## Need a LOAN? We've got MONEY to LEND!



### AUTO LOANS

as low as 1.99% APR\*

Get a brand new 2016 model. Most manufacturers are rolling them out this fall.

Get a 'still' new 2015 model. Dealers are discounting prices to move them.

Get a used vehicle to save money or just because you love it!

### AUTO REFIS

as low as 1.99% APR\*

We may be able to **CUT your RATE in HALF!**

If you love your car but not the financing, bring us your loan from another lender. We'll try to sweeten the deal!

### PERSONAL LOANS

as low as 10.00% APR\*

Get money for things like back-to-school expenses, holiday gifts, new appliances, debt consolidation, and medical bills. Your signature and promise to repay us secure the loan.

### 2nd CHANCE LOANS

Borrow up to \$1,500 for 12 Months

We'll help you get back on track and improve your credit score.

### FIRST MORTGAGE LOANS

Call our Mortgage Hotline: 703-667-9280

For purchases and home mortgage refinances, you get expert and personal assistance.

### We've Got YOUR LOAN!

Call, stop by or visit [huefcu.org](http://huefcu.org) for details.

\*APR = annual percentage rate. Your rate may vary based on creditworthiness. Sample monthly payment at 1.99% APR: Borrow \$20,000 for 60 months and pay \$381.15 monthly. Sample monthly payment at 10.00% APR: \$22.97/\$1,000 borrowed for 60 months and includes Payment Protection. Sample monthly 2nd Chance Loan payment: \$91.69/\$1,000 borrowed for 12 months at 18.00% APR.



# Skipping a Loan Payment Is Sweet!

Cut out your loan payments for either December or January with a Skip-A-Payment. Then spend the dough on something that will make your holiday a whole lot sweeter.

Before using Skip-A-Payment, please note that:

- Loans must be current and your accounts in good standing
- There is a \$25 fee for each loan payment skipped
- Requests must be submitted 30 days in advance
- Interest will continue to accrue
- Your loan maturity will automatically advance

Some restrictions may apply. Skip-A-Payment is not available for mortgage loans.

Forms to request Skip-A-Payment are available online and in our branch office.



## HUEFCU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an HUEFCU member, you can save on your monthly wireless bills. Plus, you can have your activation and upgrade fees waived.

### Our members can get:

- **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](http://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](http://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.



**Stop paying too much for your wireless services. Start saving with the Sprint Credit Union Member Discount today.**



## 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*  
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 August 31, 2015

Assets	\$10,652,932
Shares	\$8,515,660
Loans	\$2,329,271
Members	1,888

## Holidays

**Columbus Day — Monday, Oct. 12**  
**Veterans Day — Wednesday, Nov. 11**  
**Thanksgiving Day — Thursday, Nov. 26**  
**Christmas Day — Friday, Dec. 25**  
**New Year's Day — Friday, Jan. 1**

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FEDERAL CREDIT UNION**  
[www.huefcu.org](http://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**

