It’s Great to Be a Member!

Howard University Employees Federal Credit Union membership has its benefits! We’re a not-for-profit financial institution, which means that any profits we make, we return to our members in the form of great rates and lower fees.

It’s how we’re able to offer better deals, such as lower loan rates, than most banks. With our competitive loan rates, you’ll save money with us when you take out any of the following:

- An auto loan for a new or used car
- A line of credit
- A signature loan
- A share secured loan
- A second chance loan designed to help you get your finances in order

We offer a variety of terms on each of these loans so that you can find a payment that fits within your budget. It’s our goal to make borrowing from us quick and easy!

Visit www.huefcu.org/loans today print a loan application.

Quick Tips for Taxes

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 2019 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.

Start Saving for Next Holiday

Saving for the holidays is easy with a Credit Union Holiday Club Account. Authorize an allotment from your paycheck for your regular deposits every payday and watch your savings grow!

- $5 minimum balance to open the account and begin earning dividends
- Holiday funds are transferred after the first payday in October to your choice of savings or checking account.
- A minimum of 2 withdrawals are allowed from this account with a fee of $10 each. If a third withdrawal from this account is requested it will be closed until the next enrollment period.
- Payroll deduction available for systematic and regular deposits

Contact the credit union at 202-806-6128 for more details.
Switch to Sprint and Be Rewarded

Did you know that all HUEFCU members are eligible to earn cash rewards on their cell phones? Take advantage of this Sprint offer from Love My Credit Union® Rewards. With Sprint Perks, HUEFCU members get more!

Switch to Sprint and receive:
• $100 cash reward per line on up to 2 lines
• $100 annual loyalty reward per account
• 25% off accessories at Sprint retail locations

Visit https://sprint.lovemycreditunion.org/sprintrewards to confirm eligibility and receive your cash rewards.

Already a Sprint Customer?

Register for cash rewards at https://sprint.lovemycreditunion.org/sprintrewards or with the Love My Credit Union Rewards app found in your smartphone app store.

Current Sprint customers are eligible to earn a $100 loyalty reward per account and 25% off select accessories at Sprint stores.

Start Your New Year with Extra Cash

We have a post-holiday gift to help ease into the new year.

With the HUEFCU Skip-A-Payment program, members who are in good standing and have had no delinquencies in the last six months can apply to skip one monthly or two bi-weekly loan payments from January 1 to January 31.

The loan will still accrue interest and there is a $25 charge, but you will not incur any late fees or damage your credit record.

Apply online or stop by the branch and pick up a Skip-A-Payment application.

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.