

# SHAREHOLDER'S EDGE



HOWARD UNIVERSITY EMPLOYEES  
FEDERAL CREDIT UNION

JULY 2017



**TIP:**

## Guard Against Fraud

Summer is a time for fun and travel, but it is also a time to remember some simple tips that can help protect your **accounts and debit card** from fraud.

- Never share your PIN number and be aware of your surroundings at ATMs.
- If you are traveling abroad, let us know before you go to prevent blocks on your debit card.
- Check your account balances and transactions often to be sure they are yours. *It's easy with Mobile HUEY Virtual Branch online banking. Be sure you are enrolled.*
- If you do notice a transaction that is not yours or that you suspect is fraudulent, **report it right away** by calling us at **202-806-6128**.

## Make HUEFCU Your First Stop for All Your Borrowing Needs

Borrowing money from HUEFCU can save you money! As a not-for-profit credit union, our mission is to return any excess profits to our members through lower loan rates, higher savings rates and low fees.

Take advantage of your membership and look to us first for:

- **New & Used Vehicle Loans**
- **Lines of Credit**
- **Personal & Share Secured Loans**
- **Credit Cards**
- **First Mortgage Loans**
- **Second Chance Loans**

We offer **competitive rates** and a variety of terms to help ensure your monthly payment fits your budget. Start saving money over higher-cost, for-profit lenders and achieve your financial goals sooner.

Visit [www.huefcu.org](http://www.huefcu.org) today, call us at **202-806-6128** or stop by our branch to apply today!



## SOAK <sup>UP</sup> THE *summer* AND SAVE

Transfer your existing credit card balance to our credit union credit card and save!

**Receive a low summer rate of 1.99%<sup>APR\*</sup> for 9 months** when you transfer your current balance to our credit union credit card with No Balance Transfer Fee between June 1, 2017 and August 31, 2017.

\*Balance transfers completed 6/01/2017 - 8/31/2017 will receive 1.99% APR for 9 months from the date of the first balance transfer. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. No balance transfer fee. Please call 1-888-415-6154 or visit <https://mycucard.com> for complete details. APR = Annual Percentage Rate.



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## Sprint's Best Credit Union Member Cash Rewards Offer Ever!

# \$100 CASH REWARD WITH EVERY NEW LINE



Did you know that all HUEFCU members are eligible to earn cash rewards on their cell phones? Just take advantage of this Sprint offer from Love My Credit Union Rewards.

Sign up for Sprint Credit Union Member Cash Rewards in three easy steps:

Already a Sprint customer? Skip ahead to step 2.

1. Need to become a Sprint customer? Visit [sprint.com](http://sprint.com) or schedule an **in-store appointment** by calling 1-844-344-6562.
2. Register for cash rewards at <http://www.lovemycreditunion.org/> **SprintCreditUnionMemberCashRewards** or with the Love My Credit Union® Rewards app.
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account!

### How Sprint Credit Union Member Cash Rewards Works:

- \$100 Cash Reward for every new line switched to Sprint
- \$50 Cash Reward for every line transferred into Sprint Credit Union Member Cash Rewards
- Plus, an annual \$50 Loyalty Cash Reward for every line

## Put Your Savings to Work with Share Certificates

If you're looking for ways to make your savings work harder, then look no further than HUEFCU's Share Certificates. Certificates offer a guaranteed return greater than your regular share savings account provides for a specific term ranking from 6 months to 3 years.\* They also enjoy the same strong federal insurance protection, up to \$250,000 worth of coverage, as other deposits to HUEFCU accounts.

You can open a regular share certificate with a minimum of \$500 or our "Dream Builder" share certificate, which requires an investment of only \$100 along with bi-weekly deposits via payroll deduction or share transfer. Open a new share certificate today!

\*There are penalties for early withdrawals.



## 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*

Ms. Antwanette D. Douglas, *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, 2017

Assets	\$10,467,398
Shares	\$7,728,877
Loans	\$5,908,073
Members	1,605

## Holidays

**Independence Day** — Tuesday, July 4

**Labor Day** — Monday, September 4

**Columbus Day** — Monday, October 9

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[www.huefcu.org](http://www.huefcu.org)

### Main Campus

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