



Building Financial Freedom for Credit Union Members and Their Families.

February 2022

# Welcome New CEO Scott F. Sabitus



HUD Federal Credit Union's new CEO and President has over 31 years of leadership experience in the credit union industry. Prior to joining HUDFCU, Mr. Sabitus spent eleven years at the Transportation Federal Credit Union (TFCU), where he served as Vice President, Branch and Call

Center Operations and Vice President, Branch Strategist. During his tenure at TFCU, Mr. Sabitus completed several initiatives that improved the members experience through new delivery channels within the call center and at the branches. He also executed programs to expand brand awareness and elevate the member service experience. Mr. Sabitus has also worked at Arlington Community Federal Credit Union, Mid-Atlantic Federal Credit Union, and Montgomery County Teachers Federal Credit Union. Mr. Sabitus holds a Bachelor of Science Degree in Justice Policy Studies from Guilford College. He was born in New Jersey, raised in Long Island, New York, and has lived in the DC Metro area for more than 31 years. His personal interests include running, supporting the Washington Nationals and NY Giants, and spending time with his family and friends.

“ I appreciate HUDFCU's rich history of providing exceptional value and service to its membership and the community. I am honored and excited to continue that legacy and build a bright future alongside the credit union's leadership team and staff. ”

## Simplify Your Finances with our Low-Rate Balance Transfer Offer

AS LOW AS  
**1.99%<sup>APR\*</sup>**  
FOR 12 MONTHS WITH  
NO BALANCE TRANSFER FEES<sup>A</sup>  
(After that, your standard  
purchase APR based on  
creditworthiness will apply)



Pay off your debt and transfer your balances into one monthly payment. Request a Balance Transfer form(s) via email at [admin@hudfcu.org](mailto:admin@hudfcu.org) and get started today. Don't have a HUDFCU VISA<sup>®</sup> Credit Card? Don't wait, apply today at [hudfcu.org](http://hudfcu.org) to begin saving. This special offer is available for a limited time only.

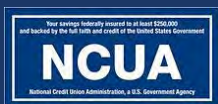
\*APR = Annual Percentage Rate. The 1.99% APR is for members with excellent credit. Your APR may be higher and is determined by our normal underwriting guidelines. <sup>A</sup>Other fees may apply such as late payment fees (\$25.00 per occurrence), returned payment (\$25.00) or other account fees and charges. See Visa Credit Card Agreement for rates, fees and other costs and information. Offer expires April 30, 2022.

## Are you financially healthy?

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We care about your financial wellness. That's why we've partnered with industry-leading BALANCE<sup>®</sup> to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters.



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Marketing Committee

P.O. Box 23273  
Washington DC 20026-3273  
202-863-2800 or 1-800-345-8032



# News you can use *at* HUDFCU

## Board of Directors

Terry E. Rouch	Chairman
Otis D. Collins	Vice-Chairman
Kim Chantel Adams	Secretary
Jason C. Thompson	Treasurer
Lisa Askew	Director
John C. Biechman	Director
John Bravacos	Director
Patrick E. Durant	Director
April J. Mitchell	Director
Mark D. Shroder	Director
Marvin W. Turner	Director

## Supervisory Committee

Ahmed J. Bouaichi	Committee Chair
Jeremy S. Bates	Member
Leslie A. Frasier	Member
Crystal L. Martinez	Member

## Executive Management

Scott F. Sabitus	CEO & President
Roni Krupnick	CFO

## Mailing Address

P.O. Box 23273  
Washington DC 20026-3273

## Office Hours & Locations

Monday — Thursday: 10:00am to 3:00pm  
Friday — by phone only from 8:00am to 4:00pm

### HUD Headquarters

451 7th Street SW, Room 3241  
Washington, DC 20410



5,000+ CO-OP Shared Branches available nationwide (Days/hours vary by location. Go to [hudfcu.org](http://hudfcu.org) for details)

## ATM Locations

- 451 7th St SW South Lobby  
Washington DC 20410
- 451 7th St SW Room 3241  
Washington DC 20410



Nearly 30,000 Surcharge-free ATMs available nationwide (Go to [hudfcu.org](http://hudfcu.org) to locate an ATM near you)

## Directory

Main Line: 202-863-2800  
Toll Free: 800-345-8032  
Fax: 202-863-2124  
Lost or Stolen Visa Credit Card and/or  
Visa Check Card: 800-449-7728

Website  
[hudfcu.org](http://hudfcu.org)

NMLS#  
438402



## Join us for February's free **BALANCE** Webinar: *Saving With a Purpose*

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you and overcome barriers to achieving them. Reserve your spot today at [hudfcu.org/financialed/](http://hudfcu.org/financialed/) and plan to attend on the following date/time:

- Thursday, February 17, 2022 from 8:30pm – 9:30pm ET



## Annual Meeting & Election Announcement

We are excited to announce that our Annual Meeting will take place virtually once again this year in April 2022. All members are invited and encouraged to attend. Details will be forthcoming. Look for announcements on our website and via email.

## Board of Directors Call for Nominations

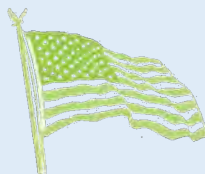
Interested in helping to guide the direction and mission of the Credit Union by serving on the Board of Directors? Now is the time to inquire or state your intention. If interested, please provide the Board Secretary, Kim Adams, a letter of intent, a brief resume stating your qualifications and willingness to serve, and a petition signed by 1% of the membership (51 members) by March 15, 2022 — emailing these to her attention at [admin@hudfcu.org](mailto:admin@hudfcu.org).

**Please Note:** There are five (5) director positions open for re-election in 2022. The following Board members are up for re-election: John Bravacos, Otis Collins, Terry Rouch, Mark Shroder and Jason Thompson and all five Board members have indicated interest in running for re-election.



## Branch Closures

In the event of inclement weather, we ask that our members call us at **202-863-2800** before coming in to make sure our branch is open. Keep in mind we do email our members notification of branch closures and/or delays. Therefore, please make sure to keep your preferred email address on file with us. Thank you and stay safe!



## Holiday Closures

**Presidents Day**.....**Monday, February 21, 2022**

While our offices are closed, please feel free to access your accounts anytime, day or night via online and mobile banking, surcharge-free ATMs, audio banking at **202-863-2800, option 6**, and more!