

Your Dollar \$ Worth

HUD Federal Credit Union

Your Preferred Financial Institution

Chartered 1936

SPECIAL 2ND MORTGAGE LOANS!

Hurry, apply today and get a better deal in two ways. As a valuable HUD FCU member, you don't have to pay an origination fee (typically 1% of your loan) or application fee (usually \$250.00).

Maximum Loan	Rate (APR)	Term (years)
\$50,000	3.99 %	5
\$50,000	4.99 %	10
\$50,000	5.99 %	15

Find out how this refinancing program can help you. Call 202.863.2800 option 4 or visit with a Loan Officer today!

Other terms:

1. All loans are subject to credit and property approval.
2. 1st and 2nd mortgages cannot exceed 80% of the appraised value.
3. Rates, terms, and other conditions are subject to change at any time.

HUD FCU also offers 1st mortgages through our partner, Credit Union Mortgage Association. For helpful details, visit CU Mortgages at www.hudfcu.org or call CUMA at 703.425.1204 or 800.231.8855.

The Credit Union Difference

While there are some similarities between Credit Unions and banks, certain features are unique to CUs:

★ **Cooperative** – No one person or company owns a CU. It's owned and governed by its member-owners. As a cooperative, it exists solely to provide members with affordable, convenient financial services.

★ **Not-for-profit** – CU earnings, not held as reserves, are returned to members in the form of lower rates on loans, higher returns on savings, lower or no fees, new and better service.

★ **Volunteer driven** – The active involvement of member-owners is the cornerstone of the CU philosophy. Policy-making Board of Directors and members of committees are made up of persons elected by the members—virtually all of them unpaid.

“Credit Unions Build a Better World” is the 2011 International Credit Union Day theme. CUs conduct food drives for the hungry. Employees stop work to volunteer at local charities such as the Red Cross, Humane Society and Community Action. They provide emergency financial services even to nonmembers, during natural disasters such as Hurricane Irene. “In addition to providing services to members, federal CUs may provide financial services to nonmembers as part of their authority to engage in charitable activities under their incidental powers,” NCUA said in a recent letter to CUs. Indeed, we are more than moneylenders. We stand for the power of “people helping people!”

HUD FCU Members
And Members-To-Be!

We Help To Finance Your Need For New Wheels Even In These Tough Times!

In the market for new wheels?

Get the car (new, pre-owned/used) of your dreams, at a SPECIAL low-rate auto loan from your Credit Union. For a limited time, get a rate as low as 1.99% APR,* and enjoy great benefits such as:

- Terms up to 72 months
- No payment for 30 days
- Low-cost loan payment protection plans, namely credit life and credit disability insurance

Currently with a car loan elsewhere?

- Refinance with us at a rate as low as 1.99% APR, too!
- Lower your monthly payment and gain savings over the life of your loan.

Whether you're looking for new wheels or a better deal, call 202.863.2800 option 4, apply online at www.hudfcu.org or visit with a Loan Officer today!

*1.99 Annual Percentage Rate is a fixed rate on new or used auto loans for up to 3 years. Actual rate may vary and is based on credit score, credit history, and other factors. (6-year term offered on \$20,000 minimum loan). Rates, terms, and other conditions are subject to change at any time.



GOOD NEWS - HUD Federal Credit Union goes paperless effective October 1, 2011!

Mini Loan Application



P.O. Box 23273 Washington, DC 20026
 202-863-2800 / 800-345-8032
 Fax 202-863-2124
 www.hudfcu.org

Purpose of loan

Home Improvement Visa New Car Other _____ Account # _____

Check below to indicate the type of account(s) and type of credit for which you are applying. Married applicants may apply for a separate account.

LOANLINER® Account/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
 (Including ATM/Debit Card Access to the Account)
Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

APPLICANT			
APPLICANT NAME (LAST-FIRST-MIDDLE)		MOTHER'S MAIDEN NAME	
HOME ADDRESS (STREET & NO.)			
CITY — STATE — ZIP			
PREVIOUS HOME ADDRESS		HOW LONG?	
HOME PHONE ()	BIRTHDATE	NO. OF DEPENDENTS	AGES
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.		STATE

■ CO-APPLICANT ■ SPOUSE ■ EX-SPOUSE ■ GUARANTOR			
APPLICANT NAME (LAST-FIRST-MIDDLE)		MOTHER'S MAIDEN NAME	
HOME ADDRESS (STREET & NO.)			
CITY — STATE — ZIP			
PREVIOUS HOME ADDRESS		HOW LONG?	
HOME PHONE ()	BIRTHDATE	NO. OF DEPENDENTS	AGES
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.		STATE

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

BUSINESS PHONE ()	GROSS ANNUAL INCOME \$	NET MONTHLY PAY \$	
OTHER INCOME \$ PER	SUPERVISOR'S PHONE ()	TYPE OF BUSINESS	
CURRENT EMPLOYER	TITLE/GRADE/RANK	SELF-EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	START DATE
BUSINESS ADDRESS			
PREVIOUS EMPLOYER	TITLE/GRADE/RANK		START DATE
PREVIOUS BUSINESS ADDRESS			END DATE

BUSINESS PHONE ()	GROSS ANNUAL INCOME \$	NET MONTHLY PAY \$	
OTHER INCOME \$ PER	SUPERVISOR'S PHONE ()	TYPE OF BUSINESS	
CURRENT EMPLOYER	TITLE/GRADE/RANK	SELF-EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	START DATE
BUSINESS ADDRESS			
PREVIOUS EMPLOYER	TITLE/GRADE/RANK		START DATE
PREVIOUS BUSINESS ADDRESS			END DATE

OWED TO	ADDRESS	ACCOUNT NO.	PRESENT BALANCE	MONTHLY PAYMENTS	MONTHS PAST DUE
MORTGAGE OR RENT			\$	\$	
SECOND MORTGAGE			\$	\$	

ACCOUNT PROTECTION

Credit Life & Credit Disability Insurance is designed to serve you when you and your family have the greatest needs. Credit Life will pay your account in full in the event of death. Credit Disability will pay your monthly payment when you are disabled. You must be under the age of 65 to qualify for Credit Life. You must be working for wages or profit at least 25 hours per week and be under the age of 70 for Credit Disability.

_____ Yes, I would like the added protection of Credit Life Insurance. I understand that the premium shown below will be added to my loan on a monthly basis. Check one:

Single Credit Life: _____ Joint Credit Life: _____

_____ Yes, I would like the added protection of Credit Disability Insurance. I understand that the premium of _____ will be added to my loan on a monthly basis.

_____ Thank you, but I have chosen NOT to take advantage of Credit Life or Credit Disability Insurance.

You promise that everything you have stated in this application is correct to the best of your knowledge. You authorize the Credit Union to check your employment, obtain credit history and credit reports in connection with this application for credit, also for any updates, renewals or extensions of the credit received.

Upon request, the Credit Union will tell you the name and address of any credit bureau that generated a report on you.

You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State-Chartered Credit Unions insured by the National Credit Union Administration (NCUA).

APPLICANT'S SIGNATURE X	DATE	CHECK ONE: <input checked="" type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR SIGNATURE	DATE
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Complete and return this application to your Credit Union with a copy of your most current pay stub.

★★★ Congratulations ★★★

Tiesha J. Wright, Racquel Tyce and Ray Rilloraza received \$1,000, \$750 and \$500, respectively in cashier's checks to help with tuition, textbooks and other school expenses. HUD FCU is happy to help! Best efforts and best of luck!

Maryland Senior Olympics Bowling Tournament

KUDOS, are in order, too for HUD FCU members-participants in the Maryland Senior Olympics Bowling Tournament held recently in Normandy Brunswick, Ellicott City, Maryland:

Dr. Lolita T. O'Donnell – gold medal (singles) and silver medal (doubles)
Evelyn Tafalla – 3 silver medals (singles, doubles, mixed doubles)



PRIME TIME CLUB Special Benefits For Members Age 50 & Over

This Club is designed to help members 50 years of age and over to enjoy the golden years of their lives along with the Club's benefit package that includes:

- 1) Free one box of 150 checks (or equivalent credit for check style upgrade) every year
- 2) Purchase six (6) money orders per year, without MO fee
- 3) 1% discount on signature loans.

Prime Time Club membership requirements: HUD FCU member, 50 years old or over, sharedraft/checking account and Direct Deposit.

To join now, visit with an MSR or call 202.863.2800 option 3.

HUD FCU VISA Credit Card And Check Card

They are handy for gifts, meals, entertaining, and travel through the Holidays!
To request a Check Card or Credit Card limit increase, apply at www.hudfcu.org or visit with a Loan Officer.

New CUDL AutoSMART Android App For Members Is Now Available!

You can now shop for and research your next vehicle, apply for a loan and get pre-approved from your Android smart phone or tablet through the new FREE mobile phone app. It replicates the features of the CUDL AutoSMART link at www.hudfcu.org homepage

You get the ability to perform important steps of the vehicle buying process, from initial vehicle shopping and research, inventory search, to applying for a loan, accessing your pre-approved Credit Union loan, and connecting with auto dealerships in your area. The mobile app also has the "Sell Your Ride" feature that allows you to post your personal automobiles for sale through HUD FCU's link to CUDL AutoSMART.



Winter Safety Tips

Here are some winter safety tips from the Federal Emergency Management Agency.

Before cold weather hits, buy some rock salt, sand and snow shovels/snow blowers.

To Prepare Your Home:

- Caulk and weather strip doors and windows.
- Clear gutters of leaves and debris.
- Cover windows with plastic (if you don't have storm windows).
- Fix roof leaks and make sure the roof can handle the weight of snow.
- Get fire extinguishers and learn how to use them.
- Insulate walls, the attic and pipes.
- Learn how to turn off the water.
- Store dry wood/heating fuel.
- Remove any branches that could fall on and damage the house during a storm.



Car Preparation:

- Check the heater, defroster, windshield wipers, antifreeze levels, battery, brakes, exhaust system, filters, lights, and oil.
- Consider winter tires.
- Keep a half tank of gas or more in the car.
- Put a winter emergency kit in the car with scraper, extra hats, socks and mittens, blanket(s), road salt and sand, and emergency flares.

Using the Metro Preparation:

- Watch your step as floors can be slippery from snow, ice or rain brought inside on people's shoes.
- Wear rubber-soled, durable shoes or boots.

Reference: www.fema.gov

Contact us to find out how you can enjoy the money-saving products and convenient services at your Credit Union.

Happy Holidays!

In the spirit of the Season, the Directors, other Volunteers and Staff extend a heartfelt thank you for the continued support of your Credit Union.

To our members and their families, best wishes for a Joyful Holiday; peace, good health and prosperity in 2012!



Current Loan And Dividend Rates

Contact us for current rates before you borrow. Loan rates are subject to change any time. Loan and dividend rates are expressed in annual percentage rate (APR) and annual percentage yield (APY).

- New Cars as low as 1.99%
- Used Cars as low as 1.99%
- VISA® Credit Card 9.90%
- Mortgage Loan

1st and 2nd Mortgages at competitive rates. Various options: conventional, VA, FHA, adjustable rate and balloon mortgages. Call CUMA, our mortgage partner at 703.425.1204 or 800.231.8855 or visit www.hudfcu.org and click on CU Mortgages

- Special 2nd Mortgage Loan up to \$50,000, 15 years 5.99%
- Reverse Mortgage, loan option for members-homeowners age 62 and older. Call 703.425.1204 ext. 128 for more info.

Check Your Dividend Rates

Your Credit Union works to keep dividend rates up. The Board of Directors has declared dividend rates for the quarter ending September 30, 2011:

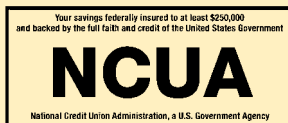
	Rate	Yield
• Regular Shares	.20	.20
• Premium Share Draft	.20	.20
• Regular IRA	.40	.40
• Money Market Share Account		
\$2,500 to \$24,999	.35	.35
\$25,000 to \$49,999	.50	.50
\$50,000 to \$99,999	.60	.60
\$100,000 and over	.70	.70

For electronic transfers, use our Routing/Transit Number **2540-7473-0**.

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P.O. Box 23273 Washington, DC 20026-3273
Evelyn Tafalla, CCUE
Marketing Director & Adm. Asst.
Notary Public



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act



International Credit Union Day And 75th Charter Anniversary

Where: HUD FCU Office, Room 3241

When: Thursday, October 20, 2011 at 2:00 pm.

Join other members, Directors, Volunteers and Staff in the celebration!

Let's have fun, enjoy "sweet old music," share some refreshments and souvenir gifts.

Fill out the "Souvenirs Reservation Form" at the front desk, e-mail to etafalla@hudfcu.org or call Evelyn at 202.863.2800, ext. 649 by October 18, 2011.

NOTE: HUD FCU will close at 12:00 noon on October 20, 2011 to prepare for this event.



Health Corner

Juggling Lesson: Home Life And Work Life



For many of us, life seems to have two speeds: fast and faster. Pressures at work compete with demands at home.

No matter how energetic you are, stretching yourself to the limit daily puts health and happiness at risk.

Frequent stress takes a mental and physical toll; it may make you feel irritated, worried and you may have headaches, backaches or an upset stomach.

De-stress for success.

Find a balance by starting to control what you can. Resist the urge to cope with stress by smoking, drinking too much, eating junk food, skipping exercise, and missing sleep.

More ways to achieve balance:

1. Create boundaries. For example, set limits on when you'll be available for non-emergency messages and calls.
2. Make a list of the most important home chores and take care of the essentials first. Pressed for time? Let the rest go.
3. Ask others to share the load. Overburdened at home? Talk with your family on ways to distribute fairly the household chores.
4. Get a full night's sleep. Lack of sleep makes it harder to think clearly and make good decisions. It also increases the risk for car accidents.
5. Make time for self-nurturing. You'll do a better job at work and at home if you take a few minutes everyday to refresh yourself. Exercise, meditate or simply take deep breaths for a few minutes.

AT YOUR SERVICE

CU Service Centers and CU Outlets – "Your Credit Union multiplied!"
Find one wherever you live, work or travel. Log on to www.CUServiceCenters.com or call **800.919.2872**.

"Surcharge-free" ATMs at over 5,300 7-Eleven stores in 30 states