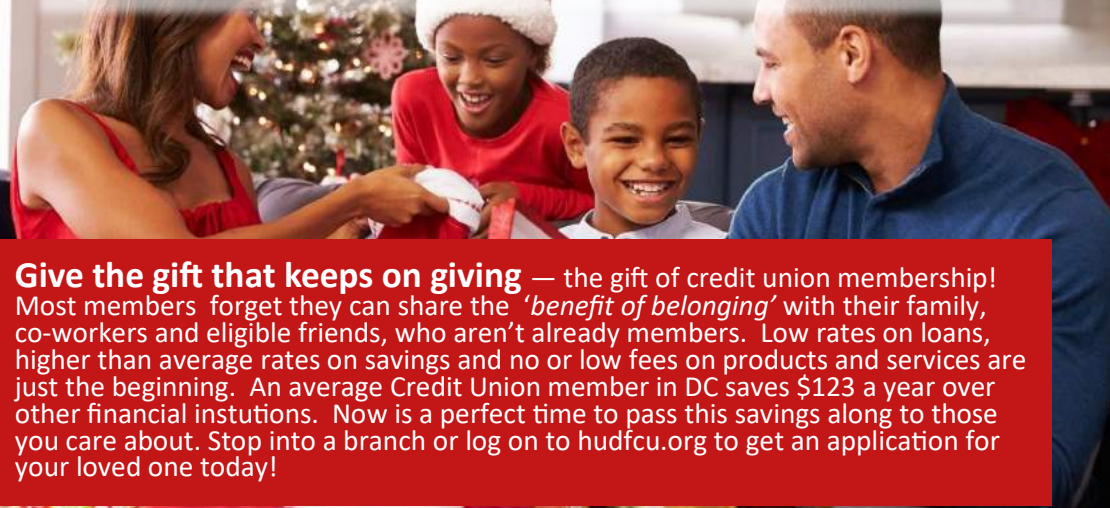


Building Financial Freedom for Credit Union Members and Their Families.

December 2018

Give the Gift of Membership



Give the gift that keeps on giving — the gift of credit union membership! Most members forget they can share the *'benefit of belonging'* with their family, co-workers and eligible friends, who aren't already members. Low rates on loans, higher than average rates on savings and no or low fees on products and services are just the beginning. An average Credit Union member in DC saves \$123 a year over other financial institutions. Now is a perfect time to pass this savings along to those you care about. Stop into a branch or log on to hudfcu.org to get an application for your loved one today!

SHOP SHOP SHOP

'til you drop!

Now through December 31, 2018 take advantage of our **HOLIDAY LOAN**. Borrow up to \$5,000 and take as long as 36 months to repay —all at the low rate of **7.99% APR*** Apply online, over the phone at 202.863.2800 or in person at the branch. Don't wait — apply today!

*APR = Annual Percentage Rate. Available for a limited time only. \$5,000 loan would have bi-weekly payments of \$72.19 for 36 months.



Coming Soon

This February, transfer your high rate credit card debt to our **HUDFCU Visa®** at the low rate of **5.99% APR*** for **24 months**. There are **NO Balance Transfer fees** plus cardholders will receive convenience checks!

*APR = Annual Percentage Rate. Details and disclosures pertaining to the HUDFCU Credit Card are available online at hudfcu.org



Socking Away Extra Cash is simple this December...Skip-a-Pay!

That's right — this month, you may skip a payment on your HUDFCU consumer loan or credit card, allowing you to stash some cash away for the holidays, last minute expenses, or any other reason you see fit. And it's easy — simply call or stop into the branch to apply today. And don't wait too long — this offer comes just once a year!

*By deferring the payment(s), it is understood that interest will still accumulate on the outstanding balance, which will increase the total cost of borrowing and extend the term of the loan. Payments will resume as scheduled following the month skipped. Loan(s) and member accounts must be current and in good standing at time of deferral. There is a \$25 processing fee per loan that will be charged at the time of deferral. Offer excludes First Mortgages and Lines of Credit.



* HOLIDAY CLOSINGS *

Our offices will be closed or closing early on the following days this Season:

- Christmas Eve—Monday, December 24, 2018 ~ Closing at 2:00 pm
- Christmas Day—Tuesday, December 25, 2018 ~ Closed
- New Year's Eve—Monday, December 31, 2018 ~ Closing at 2:00 pm
- New Year's Day—Tuesday, January 1, 2019 ~ Closed

SCHEDULED SERVICE INTERRUPTION

Notice to members that there will be a scheduled service interruption for our remote delivery channels **January 12–14, 2019** to allow for system updates. This upgrade could affect member access, including connectivity issues or slow response time. We ask that you please be patient as we work to better your experience with us. Thank you.



#BuildingFinancialFreedom

We recently hosted a reception at our branch to celebrate our leadership training program successes! The program is an innovative internship, employment and mentorship program, recruiting college students and young professionals. It is designed to develop individuals for management-level positions in credit union industry. In late November we were awarded a \$10,000 leadership development grant from the National Credit Union Administration (NCUA), as part of the agency's low-income designation grant program. The grant program is designed to promote career development and essential employment training. Additionally, the Credit Union National Association (CUNA) awarded our credit union two scholarships for CUNA's Governmental Affairs Conference and the Young Professional Advocacy Training Program in 2019.

On hand to congratulate HUD FCU staff at the reception were HUD Secretary Ben Carson, NCUA Chief of Staff, Sarah Vega, Martha Ninichuk, NCUA Director of Credit Union Resources and Expansion, Elizabeth Eurgubian, CUNA Deputy Chief Advocacy Officer, Adam Engelman, CUNA Director of Federal Grassroots Advocacy Programs, and John Bratsakis, President/CEO of the MD|DC CU Association.



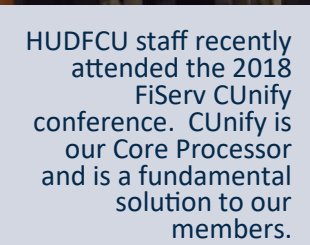
Fellow HUDFCU Board of Directors celebrate the retirement of longtime Board Member Jim O'Donnell. Terry Rouch, pictured at far left, was elected as the new Board Chairman.



HUDFCU young professionals Takiya Reid and Sierra Little attend a meeting at the MDDCCUA featuring GiGi Hyland, Executive Director of the National Credit Union Foundation, as the keynote speaker.



HUDFCU Executive Staff say goodbye to Vince Steis who returned to the University of Maryland after taking part in our Leadership Training Program.



HUDFCU staff recently attended the 2018 FiServ CUnify conference. CUnify is our Core Processor and is a fundamental solution to our members.



Introducing



It's the easiest way to save MORE at HUDFCU!

Receive a **.50% loan rate discount**⁺ when you have ALL of the following:

- Active HUDFCU Checking Account
- HUDFCU Visa Credit Card or with a balance of at least \$1,000
- HUDFCU Money Market or CD (any term) with balance of at least \$1,000
- Direct Deposit coming to HUDFCU of at least \$1,000/month

Simply mention the program to your Loan Officer when applying for your loan. There's nothing else to do...but **SAVE!**

+Please note, .50% Relationship Rewards loan discount cannot be applied to First Mortgages, HELOCs and Credit Cards.



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