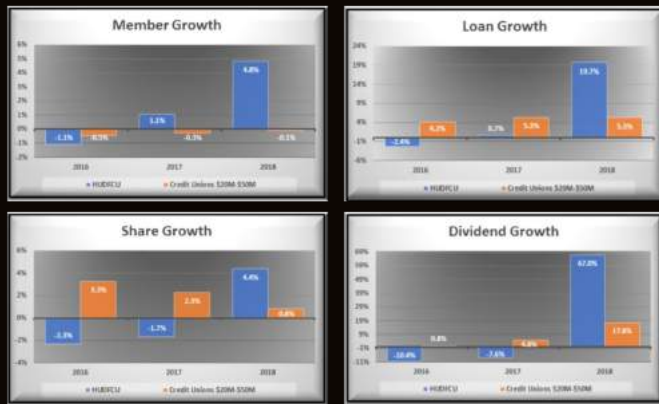




Grow With Us!

2018 was an amazing year for HUDFCU.

We experienced positive growth in Members, Loans, Shares and Dividends — as shown in the charts below:



Not only did we surpass our goals, but we also exceeded the performance of other credit unions comparable in asset size by a substantial percentage!

What does our exceptional growth mean for you?

As a not-for-profit, financial cooperative, we pride ourselves on giving back to our membership. Our growth affords us the ability to provide much-needed updates to technology and infrastructure, offer competitive rates on loan and deposit products, and keep fees to a minimum.

Share in the wealth!

With a 67% increase in dividends paid, there's no doubt we're offering our members the opportunity to earn more on their deposits with us! If you didn't take advantage in 2018, it's not too late. Join our growing membership by saving — whether through interest earned on deposits or loan interest saved via our low rates, we've got something for everyone! Log on to hudfcu.org

*Growth charts and comparisons illustrated with information provided by ©2019 Callahan & Associates, Inc.



Now through May 31, 2019 take advantage of a **5.99% APR** on balance transfers for 18 months. After that, a low APR of 9.9% applies. Just open a new HUDFCU Visa® Credit Card and transfer your balance from another lender. Plus enjoy:

- **NO** balance transfer fees
- **NO** annual fees
- **NO** cash advance fees
- **SAME LOW APR** for both cash advances and purchases

Call 202.863.2800, stop in a branch or log on to hudfcu.org to apply.

*APR = Annual Percentage Rate. HUDFCU's Visa Credit Card rate is currently 9.90%. Rate is subject to change without notice. All loan approvals are subject to normal underwriting guidelines and may require a co-signer. You must be at least 18 years old to apply.

Build Financial Freedom with our "Rainy Day Savings" account!

Earn 2.27% APY⁺ on the first \$5,000 deposited in your Rainy Day Savings account. That is 45 times higher than our regular share savings rates. Set up your Rainy Day Savings at hudfcu.org.

+APY = Annual Percentage Yield. \$50 minimum opening deposit required on all Share Savings accounts. \$1,000 maximum monthly deposit. Balances over \$5,000 earn our standard .05% APY.





Be prepared. Select a single location (even if it's just a large envelope) to collect your W-2s, statements, and other tax-related documents as they arrive.

Contribute to an individual retirement account (IRA). The contribution limit for Roth or Traditional IRAs for 2018 is \$5,500. If you were 50 or older by December 31, 2018, you may contribute up to \$6,500. For 2019 these limits each increase by \$500 to \$6,000 and \$7,000, respectively. Remember, you can contribute right up to the tax filing deadline.

File electronically. Taxes filed electronically are processed faster than paper ones, and refunds are usually issued within 3 weeks. Alternatively, if you file your tax return on paper, it will take 6 to 8 weeks to receive your refund.

File on time. This year's deadline is Monday, April 15, 2019.

Use direct deposit. Have your refund directly deposited into your credit union account to receive your refund faster. Be sure to include your HUDFCU account number. **Our routing number is: 254074730.**

Check the status of your refund. Go to www.irs.gov/refunds and select "Where's My Refund?" You can also check the IRS2Go mobile app or call 800.829.1040.

Put your refund to good use. Whether you decide to save, pay off high-interest debt, or spend it on something you need, prioritize your financial needs over your desires. Schedule an appointment with one of HUDFCU's financial professionals for guidance.

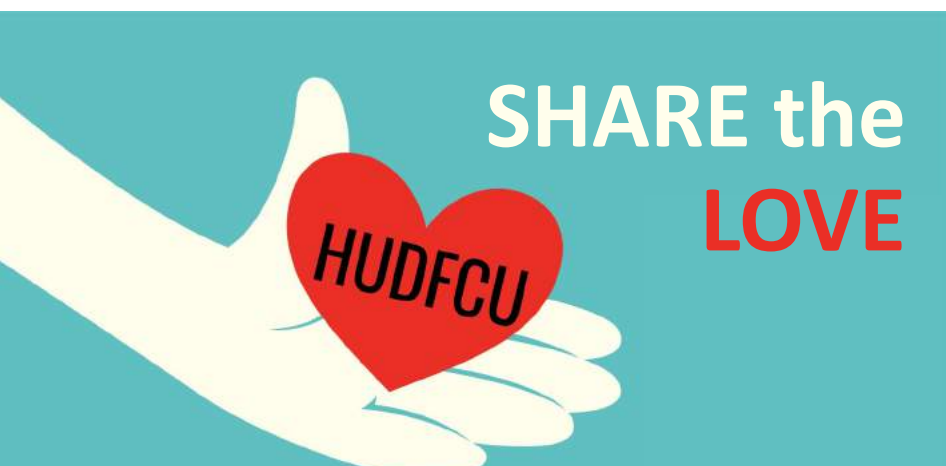
Celebrating Our Young Professionals!

HUDFCU is honored to announce that 3 of our young professionals have been selected from hundreds of applicants across the country to crash conferences through Filene's "Crashers" program, run by the Cooperative Trust. The Crash program is designed for credit union young professionals to empower them both to develop professionally and to bring their voices to advocate for the role of young people in our industry. Crashers get complimentary registration and professional development tools, meet with industry leaders, network with peers, and experience each event in a dynamic way.

DeAndre Watson (pictured at left) joined HUDFCU in February 2018 as an intern and is currently in our Management Training Program in Accounting. He will 'crash' the 2019 Credit Union National Association Governmental Affairs Conference (CUNA GAC) in Washington, DC this spring.

Taija Ball (pictured center) joined HUDFCU in October 2017 in Member Services and has since expanded her role to our Visa and Debit Card platforms. She will also 'crash' the 2019 CUNA GAC this spring.

Daivon R. Corley (pictured at right) joined HUDFCU in December 2018. He is currently in our Management Trainee Program working in Marketing and will 'crash' the CUNA Marketing & Business Development Council Conference this March in Las Vegas.



SHARE the
LOVE

This February, share the **LOVE** with eligible co-workers and family by sharing the benefit of HUD Federal Credit Union membership. Our members **LOVE** saving with our low-rate loans, no-fee checking accounts, nationwide surcharge-free ATMs, mobile banking with remote deposit and more. Your co-workers and family will too! Stop by our branch, call 202.863.2800 or log on to hudfcu.org/about/membership/ for more information on eligibility or to open an account today.



2019
Board of Directors
Election
Information

Members wanting to petition for nomination to the Board of Directors HUDFCU Election must do so by Friday, March 8, 2019. Call 202.863.2800 ext. 681 for more information.

HOLIDAY CLOSING

Our offices will be closed
Monday, February 18, 2019

Access your accounts anytime, day or night via online and mobile banking, surcharge-free ATMs, audio banking at 202.488.1393 and more! Go to hudfcu.org for more information.