



## You May Not Be Made Out of Money...

## But Your Home Might Be!

Put the equity in your home to good use. Spring is the perfect time for home renovations, vacation planning and paying for education expenses. Our Home Equity Lines of Credit and Second Mortgages can help! Call 202.863.2800 and choose option 4 and don't forget to ask about our Rebate Program.



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](http://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.

## AUTO LOANS

as low as **1.99% APR\***  
for up to **72 months!**

\*APR = Annual Percentage Rate. Starting rates are available to the most qualified applicants. Rates are subject to change without notice. Rates and terms may vary and are subject to change at any time and without notice. A \$15,000 auto loan at 1.99% for 36 months would have monthly payments of \$429.57.



## Earn More.

Getting a tax refund? Want to take advantage of a pay increase? It's easy with our Rainy Day Savings account! Earn **2.27% APY\*** on the first \$5,000 deposited. That is 45 times higher than our regular share savings rates. Set up your Rainy Day Savings at [hudfcu.org](http://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.



## Need to Tidy Up Your Finances?

Apply for our Spring Cleaning Loan today.

- **Low 7.99% APR\***
- **Borrow up to \$10,000**
- **Pay off high rate debt**
- **Finance up to 36 months**

Stop in, visit [hudfcu.org](http://hudfcu.org) or call 202.863.2800 to apply.

\*APR = Annual Percentage Rate. 7.99% APR is for a 36-month term. Rates and terms vary depending on credit worthiness. Not all applicants may qualify. Terms and conditions are subject to change without notice. Restrictions may apply. Monthly payment example per \$1,000 borrowed = 36 payments of \$31.33. Limited time offer. Rate discounts may apply.



# Annual Meeting Notice

The 78th Annual Membership Meeting of the HUD Federal Credit Union will be held in the HUD Auditorium Conference Room, Suite C on Wednesday, April 24, 2019 at 11:30 a.m.

Our Board of Directors and Management will report on the progress and success of your Credit Union. Light refreshments will be served and an RSVP is required to attend. Reservation forms are available at the HUDFCU front desk or by sending an email to [mmejia@hudfcu.org](mailto:mmejia@hudfcu.org) or calling 202-863-2800.



## 2019 Board of Directors Election Update

Effective March 8, 2019, we have five candidates that have each been qualified by the Nominating Committee in this year's Board of Directors Election. With five vacancies to fill this year, all five candidates therefore will be elected by acclamation. Please join us in welcoming these incoming directors (\*indicates incumbent):



John Bravacos



Otis Collins\*



Terry Rouch\*



Jason Thompson\*



Mark Schroder



## Keep Your Accounts Active!

A friendly reminder to utilize your accounts. HUDFCU may impose a dormancy fee for accounts that have had no activity for the past 12 months.

## Opt In For Complete Coverage

Overdraft Privilege is a service that may be tied to your checking account, and subject to your enrollment, eligibility and opt-in elections. An overdraft occurs when you make a purchase, but you don't have enough money in your account to cover the transaction. Not sure if you're covered? Contact us today to at 202.863.2800 to see if you're opted in for everyday checking account transactions.

