



Building Financial Freedom for Credit Union Members and Their Families.

April 2022

Get Ready for an Online & Mobile Banking Upgrade!



Opportunity is Knocking

with our **15/15 Adjustable Rate Mortgage***

Take advantage of rates while they are still **LOW**. Lock into a start rate as much as 3/4% lower than a 30-year fixed rate with a **FREE 120-day rate lock.**[^]

[^]Based off 15 year fixed rate versus 30 year fixed rate.
*Certain restrictions and limitations apply. Private Mortgage Insurance required for LTVs >80%. Please contact a CUMA loan officer for more information at 800-345-8032.
***CUMA's Mortgage Loan Originators are registered and comply with the National Mortgage Licensing System (NMLS) and Registry. Credit Union Mortgage Association, INC NMLS ID is #296727

COMING SOON! HUD Federal Credit Union Will Launch a Brand New Online and Mobile Banking Platform.

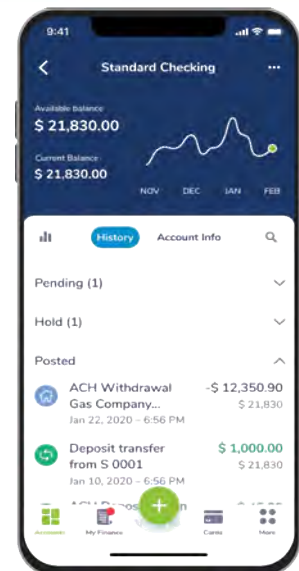
OUR MEMBERS HAVE SPOKEN, AND WE HAVE LISTENED. We are excited to announce that this month we will be launching a brand new **Online and Mobile Banking Platform** with much easier navigation and additional features! Our goal is to continue to improve our members' experience no matter if you are standing in our branch or on the other side of the world. Please find answers below to common questions you may have in anticipation of the new platform:

WILL I HAVE TO CHANGE MY USERNAME AND PASSWORD TO ACCESS THE NEW SYSTEM?

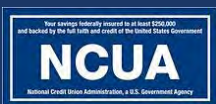
Yes, you will have to go through an enrollment process by logging onto your online account (This is your first step to accessing the new platform). The enrollment process requires you to provide the following information (Please keep in mind this information must be for the Primary Account holder): **Member (Account) Number, Social Security Number and Date of Birth**. Additionally, after enrollment, at your first login, you must set up a multi-factor authentication method using either your email or text message. Therefore, in advance of the upgrade, please have a current email and/or mobile phone number on file with us.

HOW WILL I LOG IN TO THE NEW ONLINE & MOBILE BANKING PLATFORM?

You can access the new digital banking application and your account on a desktop, laptop, mobile phone, or other internet-accessible devices. There are two ways to do this: Visit our website (hudfcu.org) and click on the green "Login" button to access Online Banking, or Download the new mobile banking app from [Google Play](#) or the [App Store](#) on your mobile device. Search for "HUD Federal Credit Union" or "HUD FCU" and look for the following app icon:



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



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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 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 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

NMLS#

438402

Upgrade information continued!

WILL I NEED TO RE-ENROLL IN BILL PAY WITH THE NEW ONLINE BANKING?

You will not have to re-enroll in Bill Pay. Your current Bill Pay schedule will automatically transfer to the new platform.

WILL MY ALERTS TRANSFER TO THE NEW PLATFORM?

No, alerts will need to be set up. We recommend that prior to re-enrolling, you review your current alerts in Online Banking and print them for reference.

PLEASE NOTE:

Not all features will be available at launch. We will update the platform with these services and other new features in the days to come, as we continue to improve our technology to meet your needs. The following features will not be available at launch:

- eStatements (The credit union will mail paper statements to each member until eStatements are available.)
- Remote Deposit Capture (remote check deposit)
- Check images

More details will be available as we bring more services online. And remember, we are here to help. If you have any questions, we are ready to assist you by phone at **202-863-2800**, via email to admin@hudfcu.org, or during your next branch visit .

News you can use at HUDFCU



Register now for April's free BALANCE Webinar:

On the Road to Riches: The Basics of Saving and Investing

Investing is one of the smartest things consumers can do to secure a brighter financial future. Every investor has different goals, risk tolerance and cash flow which will impact savings and investment choices. Participants will learn about savings strategies and tactics, investment tools and how to develop an investment portfolio that works with their lifestyle and budget. Reserve your spot today at hudfcu.org/financialed/ and plan to attend on the following date/ time:

- Thursday, April 21, 2022 from 8:30pm – 9:30pm ET



Join us for our Annual Meeting on Saturday, April 30th

Please join us later this month for our virtual Annual Meeting. All members are invited to attend. RSVP is required by Wednesday, April 27, 2022. To do so, simply email admin@hudfcu.org providing the following information: First and Last Name, Last 3 Digits of Your Member Number and the Email Address you have on file with HUDFCU. Meeting information, including the log-on details, will be emailed to those who register.