



Building Financial Freedom for Credit Union Members and Their Families.

January 2022

# Simplify Your Finances

with our Low-Rate Bal Tran Offer

as low as  
**1.99% APR\***  
for 12 months with  
**NO balance transfer fees^**  
(After that, your standard purchase  
APR based on creditworthiness will apply)

Pay off your debt and transfer your balances into one monthly payment. Request a Balance Transfer form(s) via email at [admin@hudfcu.org](mailto:admin@hudfcu.org) and get started today. Don't have a HUDFCU VISA® Credit Card? Don't wait, apply today at [hudfcu.org](http://hudfcu.org) to begin saving. This special offer is available for a limited time only.



\*APR = Annual Percentage Rate. The 1.99% APR is for members with excellent credit. Your APR may be higher and is determined by our normal underwriting guidelines. ^Other fees may apply such as late payment fees (\$25.00 per occurrence), returned payment (\$25.00) or other account fees and charges. See Visa Credit Card Agreement for rates, fees and other costs and information. Offer expires April 30, 2022.



## Are you financially healthy?

Call today for your free financial health check-up!  
**1.888.456.2227**

We care about your financial wellness. That's why we've partnered with industry-leading BALANCE® to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters.



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Marketing Committee

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



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Roni Krupnick Interim CEO & CFO

### Mailing Address

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](http://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](http://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](http://hudfcu.org)

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## Find Your Next Car with Our ONLINE CAR BUYING SERVICE

**AutoLink** allows you to research vehicles, find local dealers, take virtual test drives, get free CARFAX™ reports and more! Log on to [hudfcu.org](http://hudfcu.org) and click on the “**FIND A CAR**” button on the top of our website to get started.



## News you can use



### Join us for January’s free **BALANCE Webinar: Are You Financially Healthy**

In this webinar you will understand what it means to be financially healthy-which is so much more than the one score everyone asks you about today-your credit score. True financial health is based on four key components: Spend, Save, Borrow and Plan. Reserve your spot today at [hudfcu.org/financialed/](http://hudfcu.org/financialed/) and plan to attend on the following date/ time:

- Thursday, January 20, 2021 from 8:30pm – 9:30pm ET



### Proof of Vaccine or Negative Covid-19 Test Required for Branch Entry

Just a friendly reminder if you are planning to visit our branch. Due to recent government regulations, all HUDFCU members visiting our branch in the HUD building in DC should be prepared to provide proof of COVID-19 vaccination or negative COVID-19 test results (within the past 3 days) at the security entrance. Thank you in advance for your cooperation. Should you have any questions or need more information please email us at [admin@hudfcu.org](mailto:admin@hudfcu.org) or call **202-863-2800**.



### Branch Closures

In the event of inclement weather, we ask that our members call us at **202-863-2800** before coming in to make sure our branch is open. Keep in mind we do email our members notification of branch closures and/or delays. Therefore, please make sure to keep your preferred email address on file with us. Thank you and stay safe!

### Holiday Closures

**Presidents Day**.....**Monday, February 21, 2022**

While our offices are closed, please feel free to access your accounts anytime, day or night via online and mobile banking, surcharge-free ATMs, audio banking at **202-863-2800, option 6**, and more!