



Building Financial Freedom for Credit Union Members and Their Families.

March 2022

## Celebrate Women's History Month

At HUDFCU we are proud to join in the nationwide celebration of women. As we celebrate the history and accomplishments of women everywhere we want to remind our members of the resources available to support and encourage women to achieve their own financial freedom.



In partnership with **BALANCE**, we provide confidential, no-cost financial counseling, webinars and other expertly crafted resources including the "Women and Money" educational series:

### Women and Money:

- Five Steps to Financial Empowerment
- Take Control Over Your Financial Life
- Taking the Sting Out of Investing

Log on to [hudfcu.org](http://hudfcu.org) and click on "Financial Education" to access!

# Save the date!

## 2022 ANNUAL MEETING

Mark your calendar and plan to attend this year's Annual Meeting on **Saturday, April 30, 2022.**

All members are encouraged to attend as we meet virtually once again. Details including RSVP are forthcoming. Look for details on our website and via email coming soon.

# Simplify Your Finances

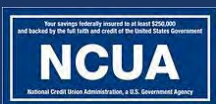
with our **Low-Rate Balance Transfer Offer**

AS LOW AS  
**1.99%<sup>APR\*</sup>**  
FOR 12 MONTHS WITH NO BALANCE TRANSFER FEES<sup>^</sup>  
(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<sup>®</sup> 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.



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



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## 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)

## NMLS#

438402



## ATM Convenience Nationwide!



You have access to **over 30,000 Surcharge-Free ATMs** at locations where you shop like 7-Eleven, Circle K, Costco, Publix, Dunkin Donuts and many regional convenience store locations through our CO-OP ATM network. Log on to [hudfcu.org](http://hudfcu.org) and click on "Find Branches & ATMs" to find one where you live, work or travel!

## Find Your Next Car!

Research, locate and finance your next vehicle with us using our car buying service **AutoLink!**

- Take a Virtual Test Drive
- Find a Better Price tool
- Free CARFAX™ reports
- And more!

Click on "**FIND A CAR**" at [hudfcu.org](http://hudfcu.org) to begin your search today.



## News you can use at HUDFCU



### Join us for March's free **BALANCE Webinar:**

#### **Solving the Mystery of Credit Reports**

Credit reports hold a lot of power—they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores and dealing with identity theft and fraud. Reserve your spot today at [hudfcu.org/financialed/](http://hudfcu.org/financialed/) and plan to attend on the following date/time:

- **Thursday, March 17, 2022 from 8:30pm – 9:30pm ET**



### **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!