INCREASE YOUR CASHFLOW

Sarah Scruggs, Community Engagement Specialist
Migdalia Gomez, Community Engagement Manager
TODAY’S WEBINAR

Format

Reducing background noise

Using the “Questions” feature

Handouts & FAQs
NOT-FOR-PROFIT BANKING
EXCLUSIVELY FOR THE HARVARD COMMUNITY

CHECKING
Free access to ATMs nationwide

CREDIT CARDS
Cash back on everyday spending

HOME LOANS
Purchase a new home or refinance

STUDENT LOANS
Refinance your student loans or finance your child's education

FAMILY MEMBERSHIP
Once you join, membership is open to your entire family

HUECU.ORG
WELCOME

MIGDALIA GOMEZ
Community Engagement Manager

SARAH SCRUGGS
Community Engagement Specialist

TOM MONTILLI
Chief Experience Officer

RICH TRANFAGLIA
AVP, Branch Administration
REDUCE / DEFER EXPENSES
**REVIEW (CREATE) BUDGET**

### HUECU BUDGETING WORKSHEET

#### TOP 3 FINANCIAL GOALS

Where do you want to be financially in the next few months or even in the next few years and what steps will you take to achieve these goals?

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#### ASSETS

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#### OUTSTANDING DEBTS

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#### NET EXPENSES

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#### TOTAL INCORE

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#### OVERALL

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**HUECU.ORG**
USE BUDGETING TOOL
• Minimize Expense
• Need versus want
• Refinancing
• Defer Expenses
  • Federal Student Loans
  • Skip-A-Pay
  • Utilities
GREENPATH
FINANCIAL WELLNESS

Empowering people to lead financially healthy lives.

- Free for HUECU community
- Budget counseling
- Credit report review
- Covid-19 support
- Immediate counseling
- Confidential
- Flexible Hours
  Monday – Thursday  8 am - 10 pm
  Friday            8 am - 7 pm
  Saturday          9 am - 6 pm

HUECU.org/GreenPath
877-337-3399

Empowering people to lead financially healthy lives.
REFINANCE EXISTING DEBT
WHY REFINANCE?

- Lower rate
- Reduce Payment
- Longer/shorter term
- Benefits/Service
KNOW YOUR RATES

And monthly payments.

Visit [www.HUECU.org/HUB](http://www.HUECU.org/HUB) for this and other handouts.
AUTO LOANS

- 2.99% for 60 months
- No payment for 60 days
- Apply Online
  - Recent paystub
  - 10-day Payoff Letter
  - Insurance Binder

huecu.org/auto-loans/refi-special/
CREDIT CARDS

- New Card
  - 0.00% Intro APR on purchases and balance transfers* for first 12 months
  - 2.00% Balance Fee

- Apply Online

huecu.org/credit-cards/compare-cards
MORTGAGE REFINANCING

• Rates at Historic Lows
• Rate Page & Rate Watch
• Dedicated Mortgage Loan Originator
• Apply Online at huecu.org/home-loans
UPCOMING WEBINAR

Buying a Home in the Wake of COVID-19
May 15th at noon

HUECU.ORG/Workshops
EDUCATION LOANS

• Federal and/or Private Loans

• Fixed and Variable Rates
  • Fixed as low as 4.50% APR
  • Variable as low as Prime

• 5, 10 and 15 Year Terms

• Apply Online at huecu.org/student-loans
INCREASE CASHFLOW
PERSONAL LOANS

- Personal Hardship Loan
  - Up to $25,000 for 60 months at 4.99% APR
- HUCTW Housing Emergency Loan
  - $3,000 for 12 months at 0.00% APR
- Apply Online at huecu.org/financial-support
During this trying time, we wanted to share a few of the ways we are here for you.

At HUECU, the well-being and safety of our members, employees, and community is our top priority. We understand the uncertainty you may be experiencing regarding COVID-19 and wanted to provide some of the ways we're here to assist members.

We are monitoring the latest reports from the Centers for Disease Control and have taken a number of precautionary measures for the health and safety of our members and employees.

We want to assure you that there are contingency procedures in place and members will have uninterrupted access to their accounts.

We want you to be prepared if we are forced to close branches temporarily. Fortunately, very few circumstances would prompt a branch closure, but we are doing everything possible to mitigate any impact to our members. Please stay tuned for updates.
1. Know Your Current Situation
2. Set Your Goal
3. Compare Your Options
4. Take Action
5. Reevaluate Periodically
HUECU

IS HERE FOR YOU

@myhuecu