

Credit Lines

First Quarter 2004

Thanks For A Great 2003!

The staff and the management team at HFCU wish to express our sincere thanks to you for a great year in 2003. Even though the economy is not as strong as we would like, HFCU added more new members in 2003 than in the previous year, and we had an all-time record year for loans. Our **2% Beat Rate*** program contributed to this record, but who's counting when it helps our members? Our Board of Directors has elected to extend the 2% Beat Rate promotion into 2004.

HFCU now has more than 17,700 surcharge-free ATMs throughout the U.S. and Canada. Every member should have an ATM card because it gives you access to your money 24/7. Our toll-free number is **866-684-HFCU (4328)** and we continue to offer a **Credit Score Enhancement Program**. We help our members improve their credit score and then we can offer them better loan rates in the future.

Thanks again for a great year. We look forward to the opportunity to continue helping you with your financial needs.

The Management And Staff Of Hospitality FCU

**Down to a floor of 3.95% for 36 months.*



Remember...

The deadline for IRA contributions for tax year 2003 is April 15, 2004. If you haven't already made yours, stop by our office to do so right away. And if you haven't already opened an IRA with the credit union, there's no better time than the present. We offer Traditional IRAs, Roth IRAs and Coverdell Education Savings Accounts to meet your various long-term saving needs.

Help our family grow! Pass this newsletter along to a family member or coworker and encourage them to check out Hospitality FCU!

Term Share Certificate Specials

2% For 2 Months!

For a limited time, we're offering 60-day Term Share Certificates with a dividend rate of 2.00%/2.02% APY. A minimum deposit of \$1,000 is required to open one of these accounts (new money only). These special Certificates will only be available from now through May, 2004, or until our limit of \$2 million in new deposits has been reached.



12-Month Bump-Rate Certificate

Members can now invest in a 12-month Hospitality FCU Term Share Certificate and be able to request one rate adjustment during their Certificate's term without extending the maturity date. These Certificates are also eligible for the credit union's "new money" +.25% rate premium and our "match rate" guidelines, under which Hospitality FCU will try to match competitors' rates. A minimum initial deposit of \$500 (new money or existing deposits) is required.

Call or stop by our office to invest today!

Get The Latest Credit Union Information Online Visit Our Web Site At www.hospitalityfcu.org



HOSPITALITY
FEDERAL CREDIT UNION



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