

Credit Lines

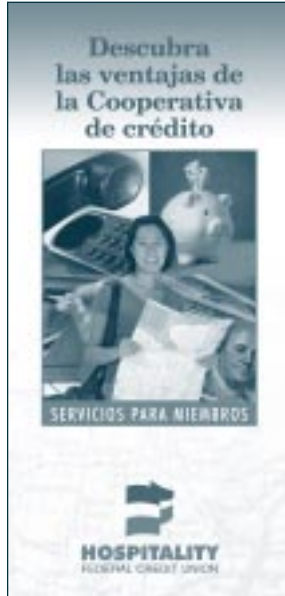
Second Quarter 2004

The Spanish Brochures Are Here!

Contact Your Human Resources Department.

We Deliver What Our Members Want!

- Our Hispanic members want brochures that are printed in Spanish.
- Our "Discover The Credit Union Advantage" brochure will be offered in Spanish.
- This brochure lets our Hispanic community join the credit union and apply for all services offered by HFCU.
- The brochures will be available in June 2004.
- Please contact us and we will mail a supply to your Human Resources department.



¡Entregamos lo que nuestros miembros desean!

- Nuestros miembros hispanos quieren folletos impresos en español.
- Ofreceremos nuestro folleto "Descubra las ventajas de la Cooperativa de crédito" en español.
- Este folleto permitirá a nuestra comunidad hispana asociarse a la cooperativa de crédito y solicitar todos los servicios ofrecidos por HFCU.
- Los folletos estarán disponibles en junio del 2004.
- Póngase en contacto con nosotros y le enviaremos por correo una remesa a su Departamento de Recursos Humanos.

VISA® CREDIT CARD

Convenience You Can Afford

Just about any credit card can offer convenience when it comes to paying for purchases. But with many credit cards, that convenience comes at a high price – specifically, sky-high interest rates that can make paying off your balances a lot harder. A Hospitality FCU VISA® credit card, on the other hand, offers convenience and savings. Not just with our great low rate, but with lots of other money-saving benefits...

✓ Variable Rate As Low As Prime + 1%, Currently 5.00% APR

✓ No Annual Fee

✓ No Application Fee

✓ No Cash Advance Fee

✓ 25-Day Grace Period On Purchases

✓ Dimension Plus Bonus Program

✓ Optional Life, Disability and Unemployment Insurance (not available in all states)

✓ \$200,000 Travel Insurance Policy

Here's more good news: Our VISA® Gold cards have even more impressive benefits, such as a low fixed rate, rental car collision/damage insurance, a \$500,000 travel insurance policy, purchase security/assurance and an extended protection plan, plus much more!

Choose a Hospitality FCU VISA® credit card and enjoy convenience you can afford. If you don't already have one, call or stop by the credit union to apply today!



HOSPITALITY
FEDERAL CREDIT UNION



Mailing Address:

5100 Poplar Avenue, Suite 214
Memphis, TN 38137

Branch Location:

5100 Poplar Avenue, Suite 80
Memphis, TN 38137
(901) 684-7200

Toll Free: (866) 684-HFCU
Fax: (901) 684-7216

www.hospitalityfcu.org

Office Hours:

Monday – Thursday
9:00 AM – 4:00 PM

Friday 7:00 AM – 4:00 PM

QUE (Audio Response System)

(901) 684-7220
1-800-222-4428

TDD and Language Line services
upon request

The New HFCU AAA Checking Account

- ✓ Are you on ChexSystems? No problem! We will work with you!
- ✓ Do you want Direct Deposit? We can get you started!
- ✓ Do you want no-fee ATM service? Our ATMs won't charge you a fee!
- ✓ Want access to your money 24/7? We have 20,000 ATMs in the USA!



Products & Services

- Share Savings Accounts
- Holiday Club Accounts
- Money Market Accounts
- Traditional, Roth & Education (Coverdell Education Savings Account) IRAs
- Term Share Certificates
- Direct Deposit
- Payroll Deduction
- Share Draft (Checking) Accounts
- Global Access Check Cards
- ATM Cards
- QUE – Audio Response System
- VISA® Gold & Classic Credit Cards
- New & Used Vehicle Loans
- Boat, Motorcycle & RV Loans
- Signature Loans
- Unsecured Lines-Of-Credit
- Share & Certificate Secured Loans
- Home Equity Loans
- Home Equity Lines-Of-Credit
- Family Membership



ATM Locator

At our web site (www.hospitalityfcu.org) click on the CO-OP logo to find 20,000 surcharge-free ATMs throughout the US & Canada.

Family Membership

Because you're a member of Hospitality FCU, all of your immediate family members are eligible to join, as well. Encourage them to join the credit union today, so they can start enjoying all the benefits of membership – high yields on their investments, great rates on loans, and friendly, courteous service. Call or stop by for more information.



FEE NOTICE

An Account Service Fee of \$3.00 per month will be charged on aggregate shares with an average daily balance of less than **\$250**. This fee is not charged in the first year on new accounts, or on accounts with current loans.

LOAN APPLICATION

Equal Opportunity LENDER

Member Amount \$ _____ Purpose _____
 I wish to join. Please send me a membership application. Account No. _____
 Individual Application Joint Application (Both applicants MUST sign this application.)

LOAN APPLICANT INFORMATION (\$20.00 Loan Application Fee) At Residence Do You: Rent Own Home

Monthly Payment: _____

Please Print Full Name	Social Security Number	Date Of Birth	Home Phone No.
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Home Address	Apt. #	Town	State	Zip	Yrs. There
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Previous Home Address	Apt. #	Town	State	Zip	Yrs. There
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Name, Address, And Phone# Of Nearest Relative Not Living With You	Relationship
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Name, Address, And Phone# Of Nearest Non-Relative Not Living With You	Relationship
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Co-APPLICANT INFORMATION

Please Print Full Name	Social Security Number	Date Of Birth	Home Phone No.
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Home Address	Apt. #	Town	State	Zip	Yrs. There
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APPLICANT EMPLOYMENT INFORMATION

Employer's Name	Date Employed
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Address _____

Position	Business Phone No.
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Monthly Salary _____

OTHER INCOME
 Alimony or child support or maintenance payments are optional information and need not be revealed if the applicant does not choose to rely on such income in applying for credit.

\$ _____ Source _____

Co-APPLICANT EMPLOYMENT INFORMATION

Employer's Name	Date Employed
-----------------	---------------

Address _____

Position	Business Phone No.
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Monthly Salary _____

OTHER INCOME
 Alimony or child support or maintenance payments are optional information and need not be revealed if the applicant does not choose to rely on such income in applying for credit.

\$ _____ Source _____

I certify that all information given on this application is true and complete to the best of my knowledge, and is given for the purpose of obtaining a loan. I also authorize you to obtain any information relative to this application which you may retain, from any bank, any finance company, any credit bureau, my employer or any other source of information to which you may apply, each such source being hereby authorized to provide you with such information. In addition, I authorize you to furnish credit information concerning me to all such sources.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

Loan Officer _____ Date _____