

Credit Lines

Fourth Quarter 2003

Fraud Prevention

IDENTITY THEFT

Identity theft tops the government's list of most frequent consumer fraud complaints. It involves stealing a member's identity and applying for credit or credit union accounts in their name. The victim is left to deal with the collectors and merchants who demand payment on bills the criminal has left behind.

General tips to avoid becoming a victim of identity theft:

- At least once a year, order copies of your credit report. Call Hospitality FCU at 1-866-684-HFCU (4328).
- Carry only those pieces of identification you absolutely need.
- Photocopy the contents of your wallet and store the copies in a very safe place.
- Shred financial documents before throwing them away.
- Do not give checking account, credit card or Social Security numbers to anyone on the phone.
- Store canceled checks and new checks in a safe place.
- Review account statements, credit card statements and utility bills for unauthorized charges.
- When you're away, have a trusted person pick up your mail daily.
- When you receive new checks, make sure that the box has not been opened and that all checks are accounted for.

What to put on your checks...and what not to:

- Have only your initials and last name printed on checks instead of your first name. That way, your credit union will know how you sign your checks, but no one else will.
- Put your work phone number on your checks instead of your home phone.
- Print a P.O. Box or a work address instead of your home address.
- Never print your Social Security number on your checks.

What to do if information is stolen or lost:

- Report lost or stolen checks or credit cards immediately.
- File a police report in the jurisdiction where the cards were stolen.
- Call the Federal Trade Commission at 1-877-ID-THEFT (877-438-4338).

- Make copies of any police reports for your personal records.
- Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271 to report any unauthorized use of your personal identification information.
- Contact the three credit-reporting agencies immediately to place a fraud alert on your record. Their phone numbers/web addresses are: Equifax – 1-800-685-1111/www.equifax.com; Trans Union – 1-800-888-4213/www.transunion.com; Experian – 1-888-397-3742/www.experian.com.
- Contact your state department of motor vehicles to see whether the department has issued an unauthorized license number in your name.

Internet Scams

The Internet is rivaling the phone and mail as a favorite method of scamming. Victims often respond to Web ads or make questionable transactions on the Internet. Most Internet schemes mirror other types of fraud. Online con artists are technically savvy, making them especially difficult to catch. If you suspect Internet fraud, report it to the Internet Fraud Complaint Center at www.ifccfbi.gov.

Some hints to reduce the risk of Internet fraud:

- Be sure you know the person or company you are giving information to over the Internet.
- Only do business with Internet companies that use a secure form to capture credit card information. There is a key or locked padlock symbol on your browser status bar which indicates that a page is secure.
- Make sure your computer has anti-virus protection and firewalls.
- Always back up your data.
- Disconnect your computer from the Internet when it's not in use.
- Be alert to spam e-mails that launch you to Web sites requesting personal information. This is a new scheme, and many of these offers are fraudulent.
- When selling an item over the Internet, be alert to buyers who pay you more money than the purchase price you've asked for. Invariably you will be sent an authentic-looking cashier's check and asked to wire the "remaining funds" back to the buyer. However, the cashier's check is usually counterfeit.

What to do if you suspect fraud:

In an emergency, always call 911. In non-emergency situations, contact your local law enforcement agency.



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

Shocked By Holiday Bills?

Hospitality FCU has two solutions for you:



1. Our **Bill Consolidation Loans** have a great low interest rate that could provide you with serious savings. What's more, rolling your debts into one of these loans could drastically reduce the number of checks you have to write each month. So, if this year's holiday bills have left you in a state of shock, cut those debts down to size with a Hospitality FCU Bill Consolidation Loan.
2. Open a **Holiday Club Account** with Hospitality FCU. Make sure overwhelming debts don't become a post-holiday tradition. Making regular deposits into a Holiday Club Account is an easy way to build your holiday shopping funds for next year.

To apply for a Hospitality FCU Bill Consolidation Loan or Holiday Club Account, fill out the application below and return it to our office.



Direct Deposit Of Tax Refunds

You can have your 2003 income tax refund deposited directly into your Hospitality FCU Savings or Checking Account. On your tax return, simply enter the credit union's routing number and your account number, and select either Savings or Checking. Please keep in mind that if your tax return is a joint return, your refund must be deposited into a joint account. If you need our routing number or have any other questions, feel free to call or stop by the credit union.

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

FEE CHANGE

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

Holiday Club/Bill Consolidation Loan Application

Equal Opportunity LENDER

Member I wish to join. Please send me a membership application.

I am applying for a: Holiday Club Account Amount to be deducted from your PR check each payday: \$ _____
 Bill Consolidation Loan Amount requested: \$ _____

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.

Home Address Apt. # Town State Zip Yrs. There

Previous Home Address Apt. # Town State Zip Yrs. There

Name, Address, And Phone# Of Nearest Relative Not Living With You Relationship

Name, Address, And Phone# Of Nearest Non-Relative Not Living With You Relationship

Co-APPLICANT INFORMATION

Please Print Full Name Social Security Number Date Of Birth Home Phone No.

Home Address Apt. # Town State Zip Yrs. There

APPLICANT EMPLOYMENT INFORMATION

Employer's Name Date Employed

Address

Position Business Phone No.

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.

Monthly Salary

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\$ _____ 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 _____