

Credit Lines

Spring 2011

Satisfy Your Borrowing Needs This Spring New and Used Vehicle Loans



Say good-bye to your vehicle and hello to a new or pre-owned car, van, truck, or SUV. We can pre-approve you so you know exactly how much you can afford when you get to the dealership. We offer amazingly low rates with terms to fit your budget.

Consider refinancing the New or Used Vehicle Loan you have with another lender with the credit union. Find out if we can offer you a lower monthly payment.

To apply for a loan or to refinance one you already have elsewhere, just use the application on the back, stop by, give us a call, or go to www.hospitalityfcu.org!

It's Almost Time For The Annual Meeting

Thursday, April 28, 2011

You are cordially invited to attend Hospitality FCU's Annual Meeting. This is your chance to hear about our 2010 successes and the challenges we face in 2011.

Date: Thursday, April 28, 2011

Time: 11:00 AM

Place: The Tower Room at the Top of Clark Tower



Want To Receive E-mails From Us?

If so, send your e-mail address to Renee Sisk at rsisk@hospitalityfcu.org to make sure you get them!

A SOLID Credit Card Option!

Hospitality FCU offers a Visa Platinum Variable Rate Credit Card. It comes with the following benefits:

- No annual fee
- Good rate all the time
- No cash advance fee
- No balance transfer fee
- Worldwide acceptance



Consider transferring your high rate balances from other cards to a Hospitality FCU Visa Credit Card! You could start saving money immediately.

To transfer your credit card balances call 800-654-7728 today!

Celebrate Earth Day By Going Green!

On April 22, 2011, the nation celebrates Earth Day! Here are some products that help you reduce paper usage and decrease greenhouse gas emissions.

HFCU QUE ONLINE BANKING

From any computer with access to the Internet, you can log in to your credit union accounts any time to check your account balances, transfer money between accounts, see if a check has cleared, view recent account activity, and so much more.

BILL PAYER

Pay your bills with a click of the mouse. No more writing checks, going to the post office or wasting paper with envelopes and stamps.

You can rest assured that your information is safe and secure.

HAVE YOU MOVED?

It's important to tell us your new address and contact information so you receive information from the credit union on a timely basis. Your change of address must be in writing.

Please fill out the following form and fax, mail or drop off to the credit union. Thank You.

Name _____ Account Number _____

Old Address _____

New Address _____

New Phone Number _____



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 (4328)
Fax: (901) 684-7216

www.hospitalityfcu.org

Office Hours:

(Central Time)

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



Online Calculators

Check out www.hospitalityfcu.org for all of these online calculators

Personal Financing

- How much car can I afford?
- How long will it take to pay off my credit cards?
- How much do I need to save for college?
- How long will it take to save for a major purchase?
- How much can I afford to borrow?
- What is my loan rate?
- How long will it take to pay off a loan?
- How much will my loan payments be?
- Should I consolidate my loans?
- How soon can I eliminate my debts?



Investment Calculators

- What is the yield on my portfolio?
- How can I save a million dollars?
- What is my investment yield?
- What is my future value worth today?
- What will my investment be worth in the future?
- How much could I save over time?
- What rate would I need to earn on my savings?
- What savings amount should I start with?
- How much should I save each month?

\$\$\$ Put An IRA In Your Future \$\$\$

Hospitality FCU offers Traditional and Roth IRAs as well as Coverdell Education Savings Accounts.

Contribute to an IRA on a weekly or monthly basis or whenever you have some extra money. That way, your savings will grow and you're not running around at tax time to make a contribution.

Open an IRA and/or make a contribution by calling or stopping by today!

Products & Services

- Share Savings Accounts
- Holiday/Vacation Club Accounts
- Money Market Accounts
- Traditional, Roth & Education (Coverdell Education Savings Account) IRAs
- Term Share Certificates
- Direct Deposit
- Payroll Deduction
- Checking Accounts
- Overdraft Privilege
- HFCU QUE Online & Bill Payer (Internet Banking)
- Global Access Check Card (Debit Card)
- ATM Cards
- QUE – Audio Response System
- VISA® Platinum Variable Rate Credit Card
- New & Used Vehicle Loans
- Boat, Motorcycle & RV Loans
- Signature Loans
- Unsecured Lines-of-Credit
- Share & Certificate Secured Loans
- Holiday/Vacation Loans
- Home Equity Loans
- Home Equity Lines-of-Credit
- Family Membership

LOAN APPLICATION

You can also apply online at www.hospitalityfcu.org. Click on "application" and then "loans".

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. _____ E-mail Address _____

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 _____

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 _____