

Credit Lines

Fall 2004

COMING SOON! Internet Banking



Soon your credit union accounts will be as close as your personal computer. Hospitality FCU is preparing to launch a new Internet Banking service. Internet Banking will allow you to access your credit union accounts and conduct a variety of financial transactions, right over the Internet. You'll be able to...

- ✓ Check your account balances
- ✓ Transfer funds between accounts
- ✓ See if a check has cleared
- ✓ View a history of your account
- ✓ And more!

Watch for more details about this convenient new service, which will be available soon through the credit union's web site at www.hospitalityfcu.org.

QUE – Audio Response System

Right now you can access your credit union accounts by phone using QUE, our audio response system. QUE lets you check your balances, withdraw funds by check, and conduct many more transactions, at anytime, day or night. Best of all, this service is totally free! Just dial (901) 684-7220, or 1-800-222-4428 from outside the local calling area, from any touch-tone phone! If you've not already signed up for Que please contact us.

**At Your Credit Union,
You Aren't
Just A Customer –
You're An Owner!**

Vehicle Loan Refinancing

What Can We Do For You?

The following are real examples of how Hospitality FCU has saved members money by refinancing their auto loans.



A member purchased a 2002 BMW with financing through XYZ Bank. Their 66-month loan had an interest rate of 8.50% with payments of \$562.86 per month. After making six payments, they refinanced with Hospitality FCU. We gave them a 60-month loan with an interest rate of 4.99% and payments of \$512.51.

The member saves \$50.35 per month for 60 months. **TOTAL SAVINGS = \$ 3,021**

A member purchased a 2002 Toyota for \$11,221. The member made 12 payments of \$299 to XYZ Financial, then refinanced with us. We gave them a 48-month loan with an interest rate of 9.99% and payments of \$248.

The member saves \$51 per month for 48 months. **TOTAL SAVINGS = \$ 2,448**

A member purchased a 2001 Nissan for \$15,100. With financing through XYZ Credit at 22.9%, the payments worked out to \$425 for 61 months. The member made 23 payments, then refinanced with us. The Hospitality FCU loan had a rate of 14.5% and a term of 36 months, resulting in monthly payments of \$390.

The member saves \$35 per month for 36 months and eliminates the 60th and 61st payment of \$425. **TOTAL SAVINGS = \$ 2,110**

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



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

NOW OFFERING...

AAA Checking



A lot of people have had financial problems in the past and simply cannot qualify for a typical checking account. Hospitality FCU is pleased to offer a new kind of account for these members: AAA Checking, a “check-less” account.

AAA Checking Account isn't your typical checking account. For starters, you will never be able to write a check from this account. Also, electronic debits cannot be taken from the account. But a AAA Checking Account does make depositing and withdrawing your money easy. You can make deposits anyway you like, including through Direct Deposit (which means you can have your paycheck electronically transferred into your AAA Checking Account). Withdrawals can be made in a number of ways:

- ✓ In person at our office,
- ✓ By phone using QUE, our audio response system, and
- ✓ At an ATM.

There is no limit to the number of withdrawals you can make through these methods. And, unlike Hospitality FCU Savings Accounts, you will not be charged excess withdrawal fees.

ATM access is meant to be your primary means of accessing your AAA Checking Account. That's where the account gets its name – the “AAA” stands for “ATM Access Account.” And with approximately 19,000 surcharge-free ATMs available to Hospitality FCU members, you have plenty of access!

For more information, or to apply for one of these accounts, call or stop by the credit union today!

Holiday Loans Are Here!

The holiday season, and all the traditions that come with it, are right around the corner. Aside from caroling and spending time with family and friends, there is a long list of holiday activities that you have to *pay* for. Fortunately for you, the holiday season also brings Hospitality FCU Holiday Loans.

Our Holiday Loans are available with great low rates and favorable terms. Don't finance your holiday expenditures with a high-rate credit card or store financing package. Choose a Hospitality FCU Holiday Loan and save! Call or stop by the credit union to apply today.



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

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 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.

Keep Us Up To Date

...So We Can Keep You Up To Date

It is important that you receive your statements and other information relating to your credit union accounts on a timely basis. The best way to ensure this is to make sure that we always have your current address, phone number, and similar information on file. If you have moved, changed your name through marriage, or made some other change that should be reflected in our records, please let us know by filling out this form and returning it to us.

Account # (HFCU Account Number)

Name (Please Print)

Address

City State Zip

Home Phone

Work Phone

E-mail Address