

Credit Lines

Fall 2005

Holiday Club Accounts



If you opened a 2005 Hospitality FCU Holiday Club Account, your year's worth of saving is about to pay off. Holiday Club funds and dividends earned will be transferred to members' Hospitality FCU Checking Accounts on November 1, 2005. If you don't have a Checking Account with the credit union, your Holiday Club funds will be transferred into your Share Savings Account.

If you didn't open a Holiday Club Account for 2005, don't make the same mistake in 2006. Saving money for next year's holiday expenses is easy when you make regular deposits into your Holiday Club Account. And making regular deposits into your Holiday Club is easy when you sign up for Payroll Deduction. To open a Holiday Club Account with the credit union, call or stop by our office.



Bump-Rate Certificates

There's no way to lose with one of our Bump-Rate Certificates. Invest in one of these accounts and you can request a rate adjustment

once during the Certificate's 12-month term without extending the maturity date. A minimum initial deposit of \$500 (new money or existing deposits) is required. Call or stop by the credit union for complete details.

**Your Credit Union...
There To Serve**

Message From The Managing Director

Stay On Guard Against Phishing Scams

On the back page of this newsletter you'll find a form we'd like you to use to update your personal information. You'll notice we didn't ask you for this information by e-mail. That's because e-mail isn't a secure way to send sensitive information. No legitimate organization will ask you to reveal sensitive information by e-mail. Only con artists posing as legitimate organizations will. This type of fraud is called 'phishing.'

Phishing e-mails often look very official. And they may threaten you with dire consequences, such as fees or the closing of an account, if you don't provide the information requested. Don't be fooled. Before you respond to one of these e-mails, contact the organization that allegedly sent it using a phone number you know is accurate, not one from the e-mail.

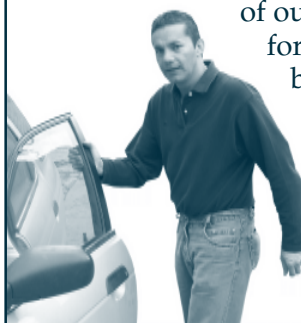
Sincerely,

Calvin B. Ridenhour
Managing Director

2% BEAT RATE

Refinance with Hospitality FCU the auto loan you currently have from another lender and we'll lower your current interest rate by a minimum of 2% APR, down to a floor

of our best rate (ex. 3.99% for 24 months). Call, stop by, or fill out and submit the application on the back page to apply today. Or you can apply online at www.hospitalityfcu.org. Click on "application" and then "loans".



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:

(Central Standard 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



Internet Banking

Check your account balances, see if a check has cleared, transfer funds between allowable accounts...you can do all this and more using our new home banking service, HFCU QUE Online. Visit our web site at www.hospitalityfcu.org, to sign up for this totally free service today!



Please Check Your Statement

We need you to verify that the personal information on your September statement that you received in October with this newsletter is accurate. Please check your name, address, account number, and Social Security number. If any of this information is incorrect, please use the form below to supply us with the correct information. Thank you.

"Please Update My Personal Information"

Name _____

Address _____

City _____ State _____ Zip _____

HFCU Account No. _____

Social Security No. _____

I would like to receive credit union news and announcements via e-mail.

My e-mail address is: _____

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
- Overdraft Privilege
- 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

**Make Hospitality
Federal Credit Union
Your Full-Service
Financial Institution!**

LOAN APPLICATION

Equal
Opportunity
LENDER

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

- 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 _____