

Credit Lines

Fall 2008

Your Money Is Safe And Sound At Your Credit Union

The National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA and supported by the total faith and credit of the Treasury, insures your share accounts up to \$100,000. IRAs and Keoghs are insured to \$250,000.

All of your single-ownership accounts at the same credit union are insured collectively up to \$100,000 after being added together.

Joint accounts at the same credit union are insured separately from your other individual accounts up to \$100,000. In all jointly held accounts, each individual's interests are tallied together and insured up to \$100,000.

With Traditional and Roth IRAs, funds are counted up and insured collectively up to \$250,000.

You have coverage up to the full insurable amount in each credit union if you have accounts at more than one insured credit union.

Visit the NCUA's web site to check out their Insurance Estimator so you know exactly how much of your hard-earned money is protected.

As responsible lenders that hold more of their mortgage loans in their own portfolios, credit unions have been able to stay above the subprime crisis that many other lenders have fallen under.

In recent economic difficulties, credit unions prove to be a sound place to invest money. No one has ever lost a penny placed in trust at a federally insured credit union.

If you have any questions, please don't hesitate to contact us.



ID Theft Protection

In 2005, according to a survey conducted by the Federal Trade Commission, over 8 million Americans were identity theft victims.

You can protect yourself by following these tips:

- Shred or cut any expired credit cards you have.
- Don't share your password or PIN with anyone. Guard your PIN when standing at the ATM.
- Don't write your Social Security number, PIN or credit card account numbers on your ATM card, debit card or personal checks.
- Shred anything that links your name to your account numbers.
- Don't give your personal or credit card information over the phone to anyone who calls you.
- Only give out your Social Security number when it's absolutely necessary.
- Only carry the cards you need in your wallet.
- Don't respond to any unsolicited e-mail or text message.
- If you lose your wallet or purse, cancel every card in it.

We're here to answer any questions you may have!



What is SMiShing?



SMiShing is short for "SMS phishing" (Short Message System or more often referred to as "text messaging").

SMiShing is a security attack in

which the user receives a text message on his or her cell phone that says his or her bank account has had suspicious activity and therefore has been closed. The text message then prompts them to call a number to reactivate the account.

The phone number is an automated system that requests the individual to key in his or her debit or credit card number, the PIN and the expiration date. This is all the information the SMiShing needs to illegally use your credit or debit card.

If you have any questions about SMiShing, don't hesitate to ask!

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



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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



Hospitality FCU Has 3 Ways To Help You Survive Your Holidays

Even though the holiday season is supposed to be joyous and happy, it demands your time and money. Hospitality FCU has three great products that will help you make it through the holiday season.

1. HOLIDAY SKIP-A-PAY

Wouldn't it be nice to keep one month's loan payment for yourself to use on something you really want? Well, Hospitality FCU can do just that for you! With our Holiday Skip-A-Payment program, you can skip one month's payment on your qualifying credit union loan.

A special gift, a winter trip or whatever you need extra money for, our Holiday Skip-A-Payment program can help you finance it so you live to tell the tale of this holiday season.

2. HOLIDAY LOANS

Do you have enough money for all of the parties to attend, gifts to buy and that planned winter getaway? Whatever your holiday plans include, turn to Hospitality FCU's Holiday Loan for the funds to pay for it all.



These loans have great rates. They will only be available for a limited time; so apply today!

3. HOLIDAY CLUB ACCOUNT

Saving for the holiday season throughout the year helps keep the season as stress free as possible. You don't have to worry about how to pay for all of those extra holiday expenses. Hospitality FCU makes it easy and convenient for you with our Holiday Club Account.

You even earn interest on the account. Your money will be deposited into your Savings Account on November 1, 2008, which gives you plenty of time to do all of your holiday shopping.

Use the Holiday Club Account to pay for gifts, holiday goodies, decorations, and more. At this expensive time of year, it helps to have a simple way to save.

If you don't have a Holiday Club Account, it's not too late to open one for the 2009 holiday season.

For more information about these great products, stop by, call us or visit our web site www.hospitalityfcu.org.

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 _____

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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 _____