

Credit Lines

Summer 2010



Introducing A New Lending Approach

This new lending approach is designed to allow us to help more members more often.

We will ask for more information at loan application time than we have in the past. This is just so that we can take a more comprehensive look at your financial situation.

We know that times are tough and they have been for a couple of years now. We want to do all that we can for our members and this new lending approach will help us do that.

There is a copy of the new loan application included with this newsletter. Please take a look at it and retain it for use the next time you want to apply. If you have any questions or would like more information, please do not hesitate to contact us. See below for some great loan news.

\$\$\$\$ Money To Lend! \$\$\$\$

Truer words have never been spoken. We have more than \$8 million available to lend. We have great, highly competitive rates and want to help you buy your vehicle at a fair price

For all of your borrowing needs, we offer the following types of loans.

New & Used Vehicle Loans

- Low rates
- Terms of up to 72 months
- Pre-approval

New & Used Boat, Motorcycle & RV Loans

- Low rates
- Flexible terms

Signature Loans

- Competitive rates
- Maximum loan term of 36 months
- Use for debt consolidation, vacation expenses, school expenses, etc.

Unsecured Lines-Of-Credit

- Pre-approved credit line
- Flexibility to borrow when you need to

Share & Certificate Secured Loans

- Secure your loan with funds in your Share Savings Account or Term Share Certificate
- Great low rate
- Borrow money and watch your savings grow

Don't wait! To get your hands on some of our millions, apply today with the application included with this newsletter. Or, contact us with any questions you may have.



Debit Card Changes

As you may be aware, new federal banking regulations were recently issued where Hospitality FCU is no longer allowed to honor debit card transactions if the money is not in your account at the time of the transaction unless you opt-in on overdraft protection.



The enclosed overdraft information explains these new regulations and provides you with an Overdraft Protection Consent Form. **This Overdraft Protection Only Applies To Checking Accounts.**

If you have any questions, please do not hesitate to contact us. Thank you for your understanding.

Emergency Fund

Emergencies are an unfortunate part of life. Natural disasters, car maintenance, hot water heater bursts, air conditioner stop working, job loss, illness, – all qualify as emergencies.

These not only affect your everyday life, but they also affect your budget. There is a way to get around these potentially devastating events: save for emergencies with an emergency fund at Hospitality FCU.

Your money is here for you when/if you need it. Open one today to give yourself and your family peace of mind!

You Say Good-Bye

WE SAY HELLO

Your family members (spouse, children, parents, siblings, and other immediate family members) can say good-bye to their current financial institutions and hello to Hospitality FCU! They will be able to say farewell to multiple and expensive fees, being a number, and poor rates. Instead, they can say hello to ownership in the credit union, low loan rates, high savings rates, convenient services, lifelong membership, and friendly member service.

This summer, encourage your family to make the switch to your credit union. They will be glad they did. Stop by our office or give us a call to get your application!



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 (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

ATM And Debit Card Safety Tips

- Keep your PIN a secret
- Don't write your PIN on your ATM/Debit Card
- Do not store the PIN near the card
- Never provide a debit or credit card number or any personal information through an unsolicited e-mail or request
- Look for secure transaction symbols when shopping online to ensure the account information is protected
- Call Hospitality FCU if your card is lost or stolen
- Review all account statements promptly and report any errors
- Do not expose a card's magnetic stripe to magnetic objects because they can damage cards
- Block the view of others when using an ATM or PIN debit terminal
- Observe surroundings before using an outdoor ATM or debit terminal
- Do not use ATMs that appear to be tampered with; report tampering to the ATM owner immediately.

Source: www.cuna.org



Start Your Engines And Hit The Road

With A New Or Used Vehicle Loan!

If you're looking for a car, truck or van, we can help you get affordable financing.

Our New and Used Vehicle Loans not only offer low rates but they also offer terms of up to 72 months to fit your budget. Before you even step foot at the dealership, know how much you can afford ahead of time by having your New or Used Vehicle Loan pre-approved.

Do you already have a New or Used Vehicle Loan at another financial institution or with another lender? That's ok! Refinance that loan with the credit union and start saving immediately with today's lower rates.

If your vehicle needs repairs, our Personal Loans can come in handy. They're great for giving you the extra financial boost you need to pay for the repair work. Our Personal Loans have great low rates and terms of up to 36 months.

Applying for a new loan or refinancing a loan you have elsewhere with the credit union is easy! Stop by, give us a call, use the application included with this newsletter, or visit our web site at www.hospitalityfcu.org.

Be The First To Know With eMarketing!

Through eMarketing, Hospitality FCU will communicate with you on a regular and timely basis.

You can expect to receive e-mails each month about everything from our promotions to financial tips delivered right to your inbox. It's a great way to keep up to date on all of the credit union happenings!

Keep in mind that we will never ask for your personal information or your account information via e-mail.

Just fill out the form below and return it to us by fax, mail or in person so you can begin receiving e-mails from Hospitality FCU.



eMarketing Sign Up Form

Please print

Name: _____

Email Address: _____

Tips To Lower Your Driving Costs

Even though gasoline prices are not supposed to be as high as they have been in recent summers, it still does not hurt to know how to get the most from each gallon.

Here is a list of gas-saving tips to help you save money before your journey and while on the road.

- ✓ Maintain and tune your car on a regular basis, especially before going on a road trip.
- ✓ Check your tire pressure before your trip.
- ✓ Change your air filter when you change your oil. Engines work extra hard with clogged air filters and use more fuel.
- ✓ Take your foot off the gas pedal and coast to traffic jams and red lights.
- ✓ Maintain a steady speed on the highway. Cruise control can help with this.
- ✓ Try to avoid hard braking and extreme acceleration.

Tips For Traveling With Your Pets In The Car



Get Your Pet Ready - See how your pet reacts to being in the car for an extended period of time. Some animals experience anxiety or motion sickness. See your veterinarian for help with these and to get your pet up to date on vaccinations.

Assemble a Travel Kit - Bring nail clippers, liquid bandages, portable water bowls, bottled water, a pooper-scooper, waste bags, your pet's health records, and toys.

Make Plenty of Stops - Your pet will need to stretch, go to the bathroom, use up its energy, and eat. Let the food digest before getting back into the moving vehicle.

Always put your pet on a leash before letting it out of the car. And, never leave your animal unattended in a parked car.

Restrain Your Pet - Put your pet in the back seat of a car but inside if you have a pick up truck. Secure small carriers and larger crates so they can't move with sudden stops or in an accident. Even when restrained, make sure your pet can still move and turn around.

Have a safe and fun trip with your best friend!