

# Credit Lines

Summer 2009

## Two Great Credit Cards For Summer



Several banks and financial institutions recently began increasing interest rates and lowering credit limits. Even those individuals who make their payments on

time could be affected. Hospitality FCU is NOT making these negative changes on our Visa Platinum Variable and Fixed Rate Credit Cards. Instead, we're going to continue offering quality, affordable credit cards that put your financial and purchasing needs first.

Our Visa Credit Cards offer great convenience and put purchasing power in your wallet. They also come with these extra benefits:

- Low Variable Rates
- No Annual Fee
- No Cash Advance Fee
- Worldwide Acceptance



Whether you're traveling to an exotic location or just shopping at the local mall, our credit cards can be used wherever you see the Visa logo.

Do you already have a credit card from another financial institution? Transfer your high-interest balances to a Hospitality FCU Visa Credit Card to start saving money immediately and to stay away from the negative changes.

To apply for a credit card, complete the application on the back and return it to us in person or by fax to (901) 684-7216. Or, visit our web site [www.hospitalityfcu.org](http://www.hospitalityfcu.org) to apply online.

## Important Announcement About A New Fraud Protection Program

Hospitality Federal Credit Union will be implementing a new fraud protection program in September 2009. This new program was developed to help protect you from plastic card fraud by monitoring your ATM and debit card transactions at ATMs and point of sale locations whenever your PIN is used with your credit union card.

If we see any suspicious or unusual transactions, we may contact you to verify the transaction. If we cannot reach you, we may block the transaction(s) to prevent the possible unauthorized use of your card.

It is very important that you keep your contact information current and up to date. We need to know about a new address or phone number. Please send us a written address change by mail or fax to 901-684-7216.

## Vacation (Staycation) Loans Are Here!



No matter what your idea of summer fun is, we can help you achieve it with our Vacation (Staycation) Loans!

If you want to take the perfect family vacation, complete some projects around the house, and more, our Vacation (Staycation) Loans are the affordable way to accomplish your goals.

- Borrow up to \$2,000
- Rates as low as 8.75 APR\*
- Terms of up to 12 months

Hospitality FCU is the place to turn for Vacation (Staycation) Loans! We have an easy application process, great rates and flexible terms. To apply today, stop by, give us a call, visit our web site [www.hospitalityfcu.org](http://www.hospitalityfcu.org), or complete the application on the back!

\*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and is subject to change without notice.

## It's A Great Time To Get A New Or Used Vehicle Loan!

Summer is the perfect time to drive around in your new or new to you vehicle. And, the best part is that our Vehicle Loan rates are the lowest they have been in the past two years! Our New and Used Vehicle Loans offer:



- Rates as low as 4.25% APR\*
- Terms of up to 72 months

Our New and Used Vehicle Loans cannot only be used for cars but they can also be used for trucks, vans, motorcycles, boats, and RVs.

If you currently have a vehicle loan with another financial institution or lender, refinance the balance of your loan for the remaining term of your loan with us and save. Our low rates may lower your monthly payment and help you save money instantly.

What are you waiting for? Apply for a New or Used Vehicle Loan or refinance today! Just complete the attached application, give us a call at (901) 684-7200 or apply online at [www.hospitalityfcu.org](http://www.hospitalityfcu.org).

\*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.



### 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](http://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





## Demand Convenience This Summer And Get It At Hospitality FCU!

Your credit union has you covered this summer with our summertime products and services.

With our Share Draft (Checking) Account, you always have access to your funds. Plus, our Share Draft (Checking) Account offers:

- NO MONTHLY SERVICE CHARGE
- NO MINIMUM REQUIRED BALANCE
- OVERDRAFT PROTECTION

Any touch-tone phone in the world is your link to your credit union accounts any time day or night. By calling toll free (800) 222-4428 or local (901) 684-7220, you can transfer funds between accounts, make balance inquiries, review account histories, and more. You'll need a PIN to use this service. If you don't have one, contact us.

With our ATM Card/Visa Global Access Check Card, you have access to your Share Draft (Checking) Account and purchasing power. To find a surcharge-free CO-OP network ATM, visit Hospitality FCU's web site at [www.hospitalityfcu.org](http://www.hospitalityfcu.org), click on the CO-OP network logo and fill in the requested information. Once on the CO-OP network web site, you can download the database, which contains over 28,000 surcharge-free ATMs, directly to your Garmin, Tom Tom or other GPS device. Or, you can call 888-SITE-CO-OP or text your location (address, intersection or zip code) to 692667 (MYCOOP) from any mobile phone.

For more information about these perfect summertime products and services, stop by, give us a call or visit [www.hospitalityfcu.org](http://www.hospitalityfcu.org).

## HOSPITALITY FCU: The Safest Place For Your Money

Your deposit accounts and IRAs are insured for up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA until December 31,



2013. The full faith and credit of the US government backs your accounts.

Not one penny of insured savings (deposits) has ever been lost by a member of a federally insured credit union.

If you have any questions, stop by or give us a call. Or, we still have the NCUA's Share Insurance Tool Kit on our web site [www.hospitalityfcu.org](http://www.hospitalityfcu.org). Just click on the link under the NCUA logo to access it.

### Direct Deposit

Sign up for this fast, safe and secure service today! You're sure to love the convenience!

## LOAN APPLICATION

You can also apply online at [www.hospitalityfcu.org](http://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 \_\_\_\_\_