

# Credit

# Lines

Fall 2006

## Debit Cards

### Make Holiday Shopping Easy!



Our Global Access Check Card provides so much convenience in handling your holiday shopping and the rest of your daily financial affairs, you'd think it was two products in one – and you'd be right!

You can use your Global Access Check Card to pay for purchases at literally millions of retail establishments wherever Visa is accepted. The purchase amount will be deducted automatically from available funds in your Hospitality FCU Checking Account. You can also use your card to access your credit union accounts at ATMs.

Experience the winning combination of purchasing power and easy account access this holiday season, all in one card. Call or stop by the credit union to apply for a Global Access Check Card today!

## Holiday Club Accounts



Holiday Club funds and dividends earned will be transferred to members' Hospitality FCU Checking Accounts on November 1, 2006. If you don't have a Checking Account with the credit union, your Holiday Club funds will be transferred into your Share Savings Account.

Don't forget to open your 2007 Holiday Club today. It's never too early to start saving. And with Payroll Deduction, it's easy to save regularly throughout the year.

## Home Equity Loans

### One More Benefit Of Owning Your Home



Your home is a valuable asset, one you've worked hard for over the years. The equity you've built up in your home could work for you, and not just when you finally sell your home. Apply for a Hospitality FCU Home Equity Loan and you can make the most of your home equity right now!

Because your home secures a credit union Home Equity Loan, you'll enjoy a comfortably low rate. But that's not the only money-saving benefit our Home Equity Loans offer. For example, the interest you pay may be tax-deductible (consult your tax advisor for details). And unlike other types of loans, you can use a Home Equity Loan for any worthwhile purpose, such as financing a new car, paying for a winter vacation or consolidating your debts.

## "Bump" To Higher Dividends

If you've been reluctant to invest in a Hospitality FCU Term Share Certificate for fear you'll miss out on a rate increase, we have the account for you: a Bump-Rate Certificate. Invest in one of these accounts and if our rate goes up during your certificate's 12-month term, you may ask us to rewrite it at the new, higher rate without extending the maturity date. If our rate goes *down* during your certificate's term, your rate will remain the same.

Invest today and enjoy the security of knowing your dividend rate can't go down... and it might go up! A minimum deposit of \$500 (new money or existing deposit) required. Call or stop by for complete details.

## Vehicle Loan Refinancing 2% BEAT RATE



Are high monthly loan payments putting a strain on your budget? Hospitality FCU can give you the relief you've been looking for... and then some!

Refinance with us the vehicle 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. 4.99% APR for 24 months). Call or stop by to see if refinancing could save you some money this fall!

## A Great Holiday Gift

Credit union membership makes a great gift. As members of Hospitality FCU, your family members can have access to all the convenient, money-saving products and services you already enjoy. Be sure to sign up your family members this holiday season!



**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 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

## Online Holiday Shopping? Beware Of Phishing Scams

For the past several years, identity theft has been the most common type of fraud complaint filed with the Federal Trade Commission and other watchdog groups. And recently, "phishing" has become one of identity thieves' favorite tactics, especially during the holidays when many consumers turn to online shopping. You need to know how to protect yourself from this kind of scam.

Phishing is the term for when a con artist sends you an e-mail that appears to be from a legitimate organization, perhaps a bank, a retailer or even a government agency. The e-mail will ask you to provide personal information, probably through a very official-looking web site linked in the e-mail. The information requested may include passwords, account numbers, your Social Security number, or credit card numbers. The e-mail may highlight offers for special savings or threaten dire consequences if you don't provide the information requested, including the closing of an account or incurring steep fees. It may even tell you the information is needed to protect your account from fraud!

You can guess what will happen if you provide the information requested: your identity will be stolen. Never respond to these types of e-mails. Legitimate organizations, including department stores and online retailers, won't send them. If you receive an e-mail that you think might be real, call the organization that allegedly sent it. Be sure to use a phone number from your files, not one contained in the e-mail.

### Holiday Closings

<b>Thanksgiving</b> Thursday, November 23, 2006 Friday, November 24, 2006	<b>Christmas Day</b> Monday, December 25, 2006 <b>New Year's Day</b> Monday, January 1, 2007
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## 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
- Checking Accounts
- Overdraft Privilege
- HFCU QUE Online & Bill Pay (Internet Banking)
- Global Access Check Cards (Debit Card)
- 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
- Vacation Loans
- Home Equity Loans
- Home Equity Lines-Of-Credit
- Family Membership

## LOAN APPLICATION

Equal Opportunity LENDER

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