

# Credit Lines

Fall 2009

## ATM Fraud Protection In Place!



On September 14, 2009, the Falcon ATM Fraud Protection Program went into effect. This program is designed to protect you against plastic card fraud. It monitors your ATM and debit card transactions

not only at ATMs but also at point of sale locations. As long as you use your PIN, you're under its protection.

If, while monitoring your accounts, we need to contact you, it is imperative that we have your up to date contact information (home phone number, cell phone number, work phone number, address, etc.). If we cannot reach you, we may block the suspicious or unusual transaction. Please send us a written address change by mail or fax to 901-684-7216. Thank you!

## It's Time For Your Holiday Money!

The funds in your Holiday Club Account will become available on November 1, 2009. The funds will be transferred to your Share Savings or Checking Account depending on your designation when you opened the account. Dividends will be posted on October 31, 2009.



### Open A Holiday Club Account Today!

If you don't already have a Holiday Club Account, it's not too late to open one, and in fact, we encourage you to open one! It can help pay for gifts, trips, decorations, etc. It even earns dividends.

The holiday season is an expensive time of year; it helps to have an easy and simple way to save. Deposits can be made into your Holiday Club Account via payroll deduction, direct deposit, transfers from other accounts, or over the counter.

Start saving today so you don't have to worry about having enough funds next holiday season.

## Start Raking In The Benefits Of Credit Union Membership!

As you know, belonging to a credit union comes with many advantages. Why not share them with your immediate family members (spouse, children, parents, siblings, grandparents, stepparents, stepchildren, stepsiblings, and adoptive relationships) and co-workers so they can start raking in the benefits?



Low fees and loan rates, convenient services, a friendly and helpful staff, high savings rates, lifelong membership, and a variety of accounts are just a few of the things your family and co-workers can take advantage of when they become members.

Give us a call or stop by to get membership applications today! Or, your family and co-workers can visit our web site at [www.hospitalityfcu.org](http://www.hospitalityfcu.org) to apply for membership online.

## Credit CARD Act

As you may be aware, the Credit Card Accountability Responsibility and Disclosure Act of 2009, or Credit CARD Act of 2009, was passed this year and recently went into effect. The purpose of the Act is to establish fair practices relating to the extension of credit with open end consumer loans. Furthermore, the new legislation requires creditors to inform consumers 21 days in advance of any payment due date.

We want you to know that Hospitality FCU is in full compliance with this Act and the impact of this new law should be completely transparent to members.

If you have any questions, please stop by or give us a call. We are more than willing to answer them.

## Happy Holidays!

*The entire Staff and Board of Directors at Hospitality FCU would like to take this opportunity to wish you and your family Happy Holidays! We hope you have a happy and healthy new year!*



### 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

# Safety Tips When Using Plastic This Holiday Season

Credit and debit card fraud statistics are up. But you can protect your cards and financial information by following these tips.

## Credit Cards:

- Only carry the cards you need.
- Cover your credit card numbers so people around you can't see them.
- Never sign a blank charge slip.
- Draw a line through the tip space on charge slips above the total to prevent any changes.



## Debit Cards:

- Never share your PIN, write it down on your card or have it in your wallet.
- Block the keypad when entering your PIN either on an ATM or in a store.

## Both cards:

- Report lost or stolen cards at once.
- Keep receipts and compare them to your Share Draft (Checking) Account and credit card statement. If anything looks suspicious, report it immediately.
- Don't give your credit card or debit card numbers over the phone unless you know for sure it's a reputable company.
- Don't enter your credit or debit card information on web sites that aren't secure.
- Be aware of merchants who swipe your card twice especially if they use two different machines.
- Make a list of card numbers, expiration dates and toll-free numbers and keep it in a safe place away from your cards.
- Don't lend your cards to anyone.
- Don't leave receipts or your cards lying around.

If you have any questions or other tips, don't hesitate to contact us.

# Don't Forget To Grab Your Hospitality FCU VISA Credit Card

We offer a great credit card option for everything from the holiday season's gifts and decorations to all of your purchasing needs.

## VISA Platinum Variable Credit Card

- Low Variable Rate of 4.25% APR\*
- No Annual Fee
- No Cash Advance Fee
- Worldwide Acceptance

Do you have high interest credit card bills that are draining your finances? Transfer those high balances to a Hospitality FCU Visa Credit Card and start saving immediately. This will give you the extra money you need at this busy time of year!

To obtain your Hospitality FCU VISA Platinum Variable Credit Card, stop in or give us a call today! Or visit us on the web at [www.hospitalityfcu.org](http://www.hospitalityfcu.org) to apply online.

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

# LOAN APPLICATION

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 \_\_\_\_\_