

# Credit Lines

Spring 2007

## Two Options, Both Great Cards

At Hospitality FCU, we've always had a great VISA Credit Card program. And just recently it got even better. We now offer two different types of VISA Credit Cards, both Platinum, both with great benefits and low rates.



### **NEW** Fixed-Rate Platinum Card & Variable-Rate Platinum Card

The Fixed-Rate Platinum Card has rates as low as 10.00%\* APR, and the Variable-Rate Platinum Card has rates as low as 9.25%\* APR. The rate you receive will be dependent on your credit score and creditworthiness. Only you can decide which card is right for you, but one thing is for sure: These are some of the lowest rates around!

Applying is easy! Simply fill out the application on the back of this newsletter, and mail it or bring it to the credit union. You can also apply online or in person at our office.

*\*Rates subject to change without notice.*

## Member Testimonial

I've been a credit union member with Hospitality Federal Credit Union for three years and our relationship just keeps getting better with time. One year ago, I financed my car with HFCU and, at that time, I was told that there would be a chance of me getting a lower rate if my credit score improved. The loan officer gave me detailed instructions on what I could do to improve my score and in exactly one year I made a phone call to the same loan officer. When he looked at my credit, he was able to lower my rate by 4.5 percentage points for the remainder of my loan term. Just one phone call saved me over \$1,000!! Now, what other financial institution will offer you this type of service?

HFCU is a great place to bank and an awesome place for lasting relationships!!

Quincy Washington  
Harrah's Corporate

## Reminder ANNUAL MEETING!

Remember to mark your calendar for April 23, 2007. The Annual Meeting will be held at The Tower Room, Top of Clark Tower, 5100 Poplar Avenue, Memphis, TN 38137. It starts at 11:00 AM. We look forward to seeing you there!

## 2% BEAT RATE

### Bring Your Current Auto Loan To Us!

Refinance with us the vehicle loan you currently have from another lender and we'll lower your current interest rate up to 2% APR, down to a floor of our best rate. It doesn't get much better than that!



Everyone has different needs when it comes to vehicle financing. No matter what your personal borrowing needs are, Hospitality FCU has the vehicle loan for you. And now, it's easier than ever to apply. Simply fill out the application on the back of this newsletter, mail it to HFCU, apply online at [www.hospitalityfcu.org](http://www.hospitalityfcu.org) or call us at 866-684-HFCU.

*Actual rate may vary based on individual creditworthiness.  
Rates subject to change without notice.*



## We Are Prepared

Although it is something no one ever wants to think about, disasters do happen. You can be confident in the fact that Hospitality FCU is prepared, and your money will be safe. In the event that a disaster happens in Memphis and you are trying to reach the credit union, you should call 800-CU-LOCATE. This number is provided by CUNA (Credit Union National Association). If you have any questions, please feel free to contact us.



**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

# Where Did You Put Your Tax Return?



## We Have Some Ideas For You...

As the end of tax season approaches, many of us already received our returns. So here's the question: Where did you put yours? Did you open a Term Share Certificate (CD) or Money Market Account from Hospitality Federal Credit Union? If you didn't, we really think you should. Here's why:

**Term Share Certificates (CD)** – Our Term Share Certificate (CD) rates are competitive, and our terms are flexible. The minimum amount you need to open a Term Share Certificate (CD) is \$500. Rates change often, and right now they are as high as 4.75%\* APY.

**Money Market Account** – Our Money Market account also has a competitive rate, but the biggest difference here is that this money is liquid, not tied up for any term. The minimum to open a Money Market Account is \$1,000, and the higher your balance, the higher your dividend rate will be.

If you have other ideas of where you should put your tax return money, we understand. But we think you should really look into a deposit account at Hospitality Federal Credit Union. If you have any questions, let us know!

*\*Rates subject to change without notice.*

## THANK YOU!

We appreciate your giving us the opportunity to meet your financial needs. We'd also like to meet the financial needs of your family members and coworkers. Encourage them to join Hospitality FCU!

# Products & Services

- Share Savings Accounts
- Holiday Club Accounts
- Money Market Accounts
- Traditional, Roth & Education (Coverdell Education Savings Account) IRAs
- Term Share Certificates (CD)
- Direct Deposit
- Payroll Deduction
- Checking Accounts
- Overdraft Privilege
- HFCU QUE Online & Bill Payer (Internet Banking)
- Global Access Check Card (Debit Card)
- ATM Cards
- QUE – Audio Response System
- VISA® Platinum Fixed And Variable 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**  
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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 \_\_\_\_\_