

# Credit

# Lines

Summer 2007

## Having Summer Fun And School Funds

Summer is here, but with the excitement of warm weather and family vacations comes extra expenses, which quickly can add up to more than you can afford. Here are some tips provided by the Credit Union National Association (CUNA) to have a financially responsible and fun summer:

- 1. Put the plastic down.** If you can't afford it now, don't buy it. This applies to trips, activities or anything else you might want to buy this summer.
- 2. Cut down on travel expenses.** Instead of spending money on airline tickets or gas for long road trips, find a place close to home to vacation.
- 3. Look for discounts.** Whether you're on vacation or just looking for something to do on Saturday, shelling out for impulse activities adds up faster than you may realize.

After summer, it's time to make back-to-school spending part of your plan. The back-to-school season is the second largest consumer spending time of the year, with the average family spending about \$300 on back-to-school items. For more help saving for back-to-school spending, call or stop by Hospitality FCU. We also offer many loan products for all of your borrowing needs. For our current rates, visit our web site, [www.hospitalityfcu.org](http://www.hospitalityfcu.org), or simply fill out the Loan Application on the back of this newsletter and mail it to the credit union.

## Member Testimonial

I have been a casino employee for many years and I joined Hospitality FCU shortly after my hire date. Soon after I joined, I applied and was approved for my first car loan with the credit union. The payments were extremely manageable and it just came right out of my account. I didn't have to worry about writing checks, filling out envelopes, or buying stamps. Since my first car loan, I have received several other loans that were just as easy to obtain. Family members are eligible to join and I have spread the good news to my sons. They have recently joined the credit union as they have been witnesses to the savings HFCU has afforded me over the years. Hospitality FCU has been one of my greatest benefits and I will continue to let them take care of all my financial needs!

Shirley Lewis  
*Housekeeping*

## Simplify Your Life And Save Money Too

Today, the traditional method of paying your bills is changing drastically. Credit unions are rapidly offering an online Bill Payer service that virtually eliminates writing checks, postage costs and saves time. We realize that due to your busy schedule, saving time is so important. Hospitality FCU offers a broad range of products and services to allow you easy access to your credit union accounts from home or work, 24 hours a day, seven days a week. We offer the following services for your convenience: **QUE On-Line and Bill Payer.**



We have recently implemented new log-in procedures for our QUE On-line and Bill Payer Services. To enroll in QUE On-line, call us for an application and to receive your PIN number at (901) 684-7200 or (866) 684-4328. Visit our web site, [www.hospitalityfcu.org](http://www.hospitalityfcu.org), today to learn more about all of our convenient products and services.

## Credit Union Membership

**Why are credit unions such a success?**  
It's simple. Unlike other types of financial institutions, we put you, our members, first. "People Helping People" is the credit union philosophy we put into practice every day! Join the credit union family today!

## NOTE TO MEMBERS Phone Number Correction

In the spring edition of the newsletter, we printed an article about disaster preparedness, and how your credit union is ideally positioned to keep your money safe no matter what happens. We also provided you with a phone number where you can reach us in the event of an emergency. The number was printed incorrectly, and we apologize for this misprint. The correct phone number is: **877-CU-LOCATE**. If you have any questions or concerns, 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

# Enjoy No More ATM Surcharge-Fees

Hospitality FCU is a member of the largest credit union-only ATM network in the country. **CO-OP Network membership** provides surcharge-free access at 25,000 ATMs, which includes 6,000 deposit-taking and 5,500 7-Eleven locations throughout the U.S. and Canada. CO-OP Network's membership has access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus. To find a surcharge-free ATM, visit our web site, [www.hospitalityfcu.org](http://www.hospitalityfcu.org), and click on the CO-OP Network logo.



# 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

## DID YOU KNOW?

Identity theft is one of the fastest growing crimes in the nation, affecting as many as 750,000 new victims each year, and costing consumers, merchants and the financial industry billions of dollars.

### Protect Yourself

Never respond to an unsolicited e-mail that asks for personal financial information, such as Personal Identification Numbers (PIN), passwords, Social Security Number, your ATM Card, Debit Card or Credit Card information. Remember, Hospitality FCU does not request any such information from our members by e-mail. Any e-mail from Hospitality FCU to a member is for educational information or advertisement purposes only.

## Holiday Closings

**Independence Day**

Wednesday, July 4, 2007

**Labor Day**

Monday, September 3, 2007

**Thanksgiving Day**

Thursday, November 22, 2007

Friday, November 23, 2007

**Christmas Day**

Tuesday, December 25, 2007

# 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 \_\_\_\_\_