

# Credit Lines

Winter 2007

## The Annual Meeting April 23, 2007

You are cordially invited to attend Hospitality FCU's Annual Meeting. This yearly event is your chance to hear about the credit union's successes during the past year, the opportunities and the challenges facing us in 2007, and as an active member you have voting rights for the credit union. This is your opportunity to vote in the election of candidates to the credit union's Board of Directors. See enclosed insert for full biographical information concerning the candidates nominated by the Nominating Committee.

**DATE:** Monday, April 23, 2007

**TIME:** 11:00 AM

**PLACE:** The Tower Room, Top of Clark Tower, 5100 Poplar Avenue, Memphis, TN 38137

There are four positions open for 2007. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. Nominations in addition to those from the Nominating Committee must be by petition, and submitted to: Secretary, Hospitality Federal Credit Union, 5100 Poplar Avenue, Suite 214, Memphis, TN 38137. Each nomination by petition shall submit a statement of qualifications and biographical data with the petition. The petition must be received by March 9, 2007, with at least 98 signatures of active members. Such nomination shall be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office.

This is an official notification to Hospitality Federal Credit Union members of the Annual Meeting of Members.

## Spend Too Much On The Holidays This Year?

### Consolidate Your Bills At Hospitality FCU!

The holidays are supposed to be a time to relax and enjoy yourself. But the truth is they can be downright stressful with shopping, entertaining, cleaning, and all the other traditional activities of the season. But it's official now – you survived the holidays. The question is, did your budget?



If holiday bills put a strain on your family finances, Hospitality Federal Credit Union can provide some much-needed relief. Apply for a low-interest Hospitality FCU VISA credit card, and transfer all of those high-interest balances to one card. The interest rate on a credit union VISA credit card could be much lower than those on the credit cards you used to pay for holiday purchases. And we charge no balance transfer fee. A Hospitality FCU VISA credit card gives you the convenience of making just one credit card payment per month instead of three or four or five.

Hospitality FCU offers VISA Classic and VISA Gold Cards. For more information and to find out which card is right for you, call or stop by today! You don't have to start the New Year burdened with a mountain of debt. We're here to help!

## Note To Members

*Keep a close eye on your mailbox in January, 2007. There will be new and exciting information arriving!*

## Member Testimonial

I have been a member of Hospitality Federal Credit Union for 19 years and it has truly been a great asset! I have been employed with the same company for 29 years and I have moved quite a bit; 16 cities and 11 states! The one thing that stays constant is HFCU! Membership with HFCU eliminated the hassle of opening and closing accounts at various local banks. My direct deposit never skipped a beat and there were tons of surcharge-free ATMs within every city and state I've lived. HFCU membership is the best traveling buddy a guy could ever ask for! With such flexibility, I had to share this with my fellow employees and family. Now, my granddaughter has an account that is available to her wherever she may be.

Bob Krypel, *General Manager*  
Holiday Inn Select /  
InterContinental Hotels Group



### 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

