

Credit Lines

Winter 2009

Introducing...Vacation Club Accounts

Hospitality FCU now offers an easy way for our members to save for a great vacation. This account lets you save for your vacation throughout the year and use the money when it's convenient for you. And, your money earns dividends beginning with the first dollar that is deposited. (No minimums to earn dividends.)



Don't let a lack of cash keep you and your family from having a fantastic vacation. Our Vacation Club Accounts have an April 30 dividend posting and a May 1 distribution.

Make sure you have the funds you need by opening a Vacation Club Account today! Stop by or give us a call for the details!

The Annual Meeting

Monday, April 27, 2009

You are cordially invited to attend Hospitality FCU's Annual Meeting. This yearly event is your chance to hear about our 2008 successes and the challenges we face in 2009.

Date: Monday, April 27, 2009

Time: 11:00 AM

Place: The Tower Room at the Top of Clark Tower

We hope to see you there!

Keeping An Eye Out For Red Flags!



Hospitality FCU is doing what we can to help you avoid identity theft. We're trying to look for unusual account activity, suspicious attempted use of an account, fraud alerts on a consumer credit report, conflicting account information, etc.

We may contact you if we spot something that could cause you a problem. Please make sure that your contact information is up to date. If you have any questions or want to know more, stop by or give us a call.

Credit Union Locator

Hospitality FCU has a business continuity plan in case our offices were affected by tornadoes, earthquakes, fire, or other emergency. If you hear that the Memphis area has been impacted by an emergency and cannot reach us by phone, dial 1-877-CU-Locate (1-877-285-6228).

Online Fraud Prevention

Here are some tips on how to protect your accounts and your personal information on the world wide web.

1. Be cautious when responding to special offers (especially through unsolicited email).
2. Be cautious when dealing with individuals/companies from outside the US.
3. Make sure the transaction is secure when you electronically send your credit card numbers.
4. Avoid pop-up advertisements by buying and installing pop-up blocking software on your computer.
5. Don't download files from unknown people or places.
6. Make sure your computer has the most updated security software.
7. Keep your web browser security settings on medium at the very least.



If you think your account(s) and/or personal information has been compromised, contact Hospitality FCU immediately.

Questions About Share Insurance?

The National Credit Union Administration has opened a toll free customer access center for questions about deposit insurance.

The phone number is 1-800-755-1030. Don't hesitate to contact them for assistance.

Happy New Year!

Hospitality Federal Credit Union thanks you for your membership. We wish you and your family 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

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



Direct Deposit And Your Tax Refund: What A Pair!



Your federal income tax refund can be deposited directly into your credit union Share Savings or Share Draft (Checking) Account. Direct deposit is easy, convenient, safe, and quick!

Just write your account number and our routing number 284084473 and select the Savings or Checking Account box on your tax return. Your check won't get lost or stolen and it arrives weeks before checks in the mail.

Your refund must be deposited into a joint account if your tax return is a joint return.

Plan Ahead For Emergencies



Financial planners like to say you should have 3-6 months salary tucked away in a savings account for an emergency... job loss, medical bills, car repairs, weather problems. For most of us, that sounds like an awful lot of money and a completely unattainable goal. But, think about this... what if you save just a little each pay check... that money could quickly grow into enough to buy a washer when yours gives out, or maybe it could soften the blow when your roof needs to be repaired or replaced? And how about the very real possibility of having to evacuate your home when another Katrina rolls through?

No one likes to think about the bad things that could happen. But unfortunately, the reality is that too often bad things happen to really good people. Why don't you let Hospitality Federal Credit Union help you get started on your out of sight/out of mind emergency fund today!

Share Hospitality FCU with your family members and co-workers so that they can enjoy the money-saving products and convenient services you already enjoy.



LOAN APPLICATION

You can also apply online at www.hospitalityfcu.org. Click on "application" and then "loans".

Equal Opportunity LENDER

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 _____

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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 _____