

Credit Lines

Spring 2006

Limited-Time Offer! VACATION LOANS

If you never got around to saving for this year's family vacation, or if your trip is going to cost more than you realized, you may think you'll have to cancel your vacation plans. Don't. Hospitality FCU offers Vacation Loans for members just like you.

Borrow up to **\$2,000**
For a term of **12 months**
At a rate as low as **8.75%**



By applying for a credit union Vacation Loan, you can get the money you need to finance that long-awaited trip without breaking the family budget. Call or stop by the credit union to

apply or fill out and submit the attached application. Don't wait – Vacation Loans will only be available through the end of August 2006.

Two Free Online Services

HOME BANKING

You can make transactions on your Hospitality FCU accounts right from your home computer, anytime day or night. It's as simple as visiting our web site at www.hospitalityfcu.org and logging into HFCU QUE Online. This free home banking service lets you check your account balances, transfer funds between allowable accounts, see if a check has cleared and more.

BILL PAYMENT

We also offer a free online bill payment service, HFCU Bill Payer. You can use HFCU Bill Payer to make one-time payments or set up automatic payment of recurring bills. The bills will be paid with funds from your Hospitality FCU Checking Account.

To register for these great time-saving services, log onto our web site and click on the HFCU QUE Online & HFCU Bill Payer button.

ATTENTION!

The Annual Meeting location has changed. Our Annual Meeting will now be held in The Tower Room at the top of Clark Tower, 5100 Poplar Avenue. The date and time (11:00 AM on Monday, April 24th) remain the same.

Watch Out For Phishing Scams

By now you've probably heard about "phishing," a scam in which an identity thief uses the Internet to try to trick you into revealing your



account numbers, Social Security number, or other personal information. Phishing requests often come in the form of an email which looks like it came from a legitimate organization – perhaps a retailer, a government agency or a financial institution. Many of these emails link to very official-looking web sites where you are asked to enter your information.

Always remember, Hospitality FCU will never contact you and ask you to reveal personal information. No legitimate organization will. Don't be fooled, no matter what the request says. It may threaten to close your account if you don't comply, or it might say your information is needed to protect your account from fraud. The truth is, the fraud will occur if you give them the information they want. Once the identity thief has your account numbers, etc., they will apply for credit in your name, withdraw money from your account, and/or make other unauthorized transactions.

If you ever receive an email like this and you think it might be real, call the organization that allegedly sent it before you reveal any personal information. Be sure to use a phone number from your files, not one contained in the email.



HOSPITALITY
FEDERAL CREDIT UNION

Equal
Opportunity
LENDER



Member Since 1968
NCUA
National Credit Union Administration

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 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



OVERDRAFT PRIVILEGE

Even the most conscientious check-writer makes mistakes sometimes. That's why we offer Overdraft Privilege, a service that covers checks you write up to a set limit when your Checking Account contains insufficient funds. You will still be charged our normal overdraft fee but the check will go through, eliminating bounced-check fees from the merchant and the hassle of rewriting the check.

Overdraft Privilege is available not just for checks, but also for electronic transactions such as preauthorized automatic debits, debit card transactions, ATM withdrawals and HFCU Bill Payer transactions. No application is necessary. If you have a Hospitality FCU Checking Account* and you manage it responsibly, you're automatically eligible for Overdraft Privilege. Contact us if you have any questions about this service.

**Overdraft Privilege is not available for AAA Checking Accounts.*

Western Union Wire Transfer Services Available

For your convenience, Hospitality FCU offers Western Union wire transfer service. The fee for this service is \$25 per transfer. So the next time you need to transfer money, think of your credit union!

Products & Services

- Share Savings Accounts
- Holiday Club Accounts
- Money Market Accounts
- Traditional, Roth & Education (Coverdell Education Savings Account) IRAs
- Term Share Certificates
- Direct Deposit
- Payroll Deduction
- Checking Accounts
- Overdraft Privilege
- HFCU QUE Online & Bill Pay
- Global Access Check Cards
- ATM Cards
- QUE – Audio Response System
- VISA® Gold & Classic Credit Cards
- New & Used Vehicle Loans
- Boat, Motorcycle & RV Loans
- Signature Loans
- Unsecured Lines-Of-Credit
- Share & Certificate Secured Loans
- Home Equity Loans
- Home Equity Lines-Of-Credit
- Family Membership

Don't Forget...

Our Annual Meeting location has been changed. It will be held at 11:00 AM on Monday, April 24th in The Tower Room at the top of Clark Tower.

LOAN APPLICATION

Equal Opportunity LENDER

You can also apply online at 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 _____