

Credit Lines

Summer 2006

Are Your Credit Card Payments Going Through The Roof?

Credit card debt consolidation may not be the first thing you think of when you consider a home equity loan, but maybe it should be. It's true that many people use this type of loan to finance home repairs or renovations, buy new appliances, or pay for something else that improves their home. But one of the best things about a home equity loan is the fact that you can use the money you borrow for any purpose. So why not use it to pay off your high-interest-rate credit cards?

Because your home secures a home equity loan, you're entitled to a special low rate. Plus the interest you pay may be tax-deductible (consult your tax advisor for details). Use a Hospitality FCU Home Equity Loan to consolidate your credit cards debts and you could be left with just one low monthly payment. Fill out and submit the form on the reverse side to apply today!



2% BEAT RATE

Vehicle Loan Refinancing

Refinance with us the vehicle loan you currently have from another lender and we'll lower your current interest rate by up to 2%, down to a floor of our best rate (ex. 4.99% APR for 24 months). This offer could provide you with some serious savings.

Bump-Rate Certificates

Invest in one of our Bump-Rate Certificates and enjoy the security of knowing your rate can't go down, and it might go up! With one of these accounts, you can request a rate adjustment once during the Certificate's 12-month term without extending the maturity date. A minimum initial deposit of \$500 (new money or existing deposits) is required. Call or stop by for complete details.

TWO WAYS TO PAY FOR A VACATION

You still have time to apply for a Hospitality FCU Vacation Loan. These special loans will be available until August 31, 2006.

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

If you'd like to avoid borrowing to pay for *next* year's vacation, open a Vacation Account with the credit union. By making regular deposits into one of these accounts all year long, you can save the money you'll need for your family trip. And saving regularly can be easy if you make your deposits through Payroll Deduction or Direct Deposit.

Call or visit the credit union for complete details about our Vacation Loans and Vacation Accounts.

IRA News

New Limit On NCUA Coverage

Effective April 1, 2006, federally insured credit unions are covered by \$250,000 in deposit insurance for Individual Retirement Accounts (IRAs) and KEOGH Plans. Coverage for most other credit union accounts will remain at the old maximum of \$100,000.

Now that our IRAs offer even more security, we encourage you to consider investing in one (if you haven't already). We offer Traditional IRAs, Roth IRAs and Coverdell Education Savings Accounts to meet your long-term savings needs. We also offer Payroll Deduction, a free service that lets you have your IRA contributions deducted automatically from your paycheck. Call or stop by to learn more.



Make Hospitality Federal Credit Union Your Full-Service Financial Institution!



HOSPITALITY
FEDERAL CREDIT UNION



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

CONVENIENT SERVICES

When you're on the go this summer, don't let the need to handle your financial affairs slow you down. Use these credit union services and make transactions when it's convenient for you.



- ✓ **Checking** – A Hospitality FCU Share Draft (Checking) Account has no monthly service charge, no minimum required balance, and overdraft privilege. Overdraft protection is also available through your Share Savings Account or a line of credit.
- ✓ **Debit Card** – Our Global Access Check Card works like an ATM card at ATMs and as a debit card anywhere Visa debit cards are accepted.
- ✓ **Surcharge-Free ATMs** – Our members have surcharge-free access to the CO-OP ATM network. That's over 25,000 ATMs in the US and Canada!
- ✓ **Online Banking** – Check account balances, transfer funds between accounts, review account histories, see if a check has cleared...you can do all this and more using HFCU QUE On-Line, our home banking service.

Call or stop by to learn more about any of these services.

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
- Direct Deposit
- Payroll Deduction
- Checking Accounts
- Overdraft Privilege
- HFCU QUE Online & Bill Pay (Internet Banking)
- Global Access Check Cards (Debit Card)
- 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
- 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. 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 _____