

# Credit Lines

Summer 2008

## Don't Miss Out On This SIZZLIN' SPECIAL!

This summer, check your mail for a postcard from Hospitality FCU. With this postcard, you can lower your loan rate or raise your certificate rate by **.25%, .50%, .75%, or 1%**.

Do you already have a loan with another financial institution with a high rate and expensive fees? Refinance with us instead! You can have a more affordable monthly payment on your New or Used Vehicle Loan, Personal Loan and Home Equity Loan.

Saving with a Term Share Certificate is easy at your credit union especially when you can increase your rate with this fun offer!

This special deal ends August 31, 2008. When you receive your postcard, scratch it off and see what bonus we cooked up for you!

For certificates, this offer only applies to new money, and for loans, you can apply it to a new borrowing need or transfer a loan from another financial institution to Hospitality FCU.

To qualify, you must present this postcard.

*Subject to cancellation without advanced notice.*



## Want To Lower Your Auto Loan Rate By 2%? HOSPITALITY FCU CAN HELP!

Why pay more on your Auto Loan than you have to? Hospitality FCU wants to help you save some money. That's why we're willing to beat your current auto loan rate with another financial institution by at least 2%! (with a floor of 4.25%)! It's time you had an affordable monthly payment again.

Applying for a loan is easy and convenient! You can apply on our web site at [www.hospitalityfcu.org](http://www.hospitalityfcu.org), by filling out the application on the back and returning it to us or by calling us at 866-684-HFCU.



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.

## Need A Car? Had Credit Problems? Think Nobody Will Help You? We Will!

Why do some people get a good deal and others get a bad deal?

People who get a good deal are confident and not worried about financing. They know the value of the car they're buying, shop around to get the best price, have a mechanic look at the car, know they can buy any car that fits their budget because their credit union will stand behind them, and don't even discuss financing the car with the dealer. They aren't concerned about anything other than getting a great price.

The people who get bad deals are desperate because they need a car now! They don't have a lot of money



to pay down. They're afraid they'll lose their job if they can't get back and forth to work. They know their credit report is less than perfect and will take any car the dealer offers them as long as they can make the payment. Later, they find out they made a mistake and now they're way upside down!

Hospitality Federal Credit Union believes that all members, regardless of credit, deserve the same good deal on the price of an automobile. We're here for you, and we'll make it easy!

Call us first at 866-684-HFCU (4328) regardless of your past credit.

  
**HOSPITALITY**  
FEDERAL CREDIT UNION

Equal  
Opportunity  
LENDER

  
EQUAL HOUSING  
LENDER  
We do not discriminate in housing  
lending on the basis of race, color,  
sex, religion, national origin, or  
handicap. Equal Credit Opportunity Act

  
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](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

# Attention College Bound Students

Here are some essential items to take with you to campus. Don't forget to stop by Hospitality FCU before you head out because we have important items too!

- Laundry bag & laundry detergent
- Bed linens/towels
- Compact refrigerator
- Computer/printer
- Cup/mug/glass/plate/bowl/silverware
- Toiletry items
- Hangers
- Rolls of quarters for laundry
- Medicine
- Microwave (one cubic foot)
- School supplies
- Shower caddy
- Telephone
- TV/VCR/DVD player

A Hospitality FCU Share Draft (Checking) Account offers:

- No monthly service charge
- No minimum required balance
- Overdraft protection.

Our ATM Card/VISA® Global Access Check Card gives you access to your accounts at any time. You can:

- Make balance inquiries
- Transfer funds between accounts
- Withdraw cash

You can also use your VISA® Global Access Check Card to pay for purchases anywhere VISA is accepted. The money comes right out of your Share Draft (Checking) Account.

With QUE (Audio Response System) and a touch-tone phone, call 800-222-4428 or use HFCU QUE Online to :

- Access your credit union accounts
- Make balance inquiries
- Review account histories and share draft clearings
- Transfer funds between accounts

Our VISA® Platinum Variable and Fixed Rate Credit Cards have:

- A low variable rate
- No cash advance fee
- No annual fee
- Worldwide acceptance

No matter how far or close to home your college is, you can always have access to your credit union account. For more information, give us a call, stop by or visit our web site [www.hospitalityfcu.org](http://www.hospitalityfcu.org).

## MYCOOP Find A CO-OP Network ATM By Text Message



With text messaging, there's never been an easier way to find a surcharge-free CO-OP Network ATM. Here are the three easy steps:

1. Send a text to MYCOOP (692667). In the body, put an address, zip code or intersection. Hit send.
2. You will receive a reply text message within 30 seconds with the nearest surcharge-free CO-OP Network ATM.
3. If you want more than one ATM, reply with the message "more" and more locations will be sent to you.

If you have any questions about this great new way to gain access to 25,000 ATMs, stop by or give us a call at 866-684-HFCU!

*\*Standard text messaging rates apply.*

# LOAN APPLICATION

You can also apply online at [www.hospitalityfcu.org](http://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 \_\_\_\_\_

#### 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 \_\_\_\_\_