

Locations and Hours

Mailing Address

PO Box 11900
Tucson, AZ 85734-1900
(520) 794-8341
(800) 253-8245
(520) 205-5839 Fax

HFCU Financial Services

PO Box 11888
Tucson, AZ 85734-1188
(520) 294-4140
(520) 806-3138 Fax

24-Hour Voice Response

(520) 205-5555

AnyHour Loan

(877) 999-LOAN (5626)

Wetmore Branch

971 W. Wetmore
M-Th 9:00 am–5:00 pm
Drive-in 7:30 am–5:00 pm
Fri 9:00 am–6:00 pm
Drive-in 7:30 am–6:00 pm
Sat 9:00 am–5:00 pm
Drive-in 9:00 am–5:00 pm
2 Drive-up ATMs
(No surcharges)

Hermans Road Branch

951 E. Hermans Road
M-Th 9:00 am–5:00 pm
Drive-in 7:30 am–5:00 pm
Fri 9:00 am–6:00 pm
Drive-in 7:30 am–6:00 pm
ATM (No surcharges)

Speedway Branch

3131 E. Speedway
M-Th 9:00 am–5:00 pm
Drive-in 7:30 am–5:00 pm
Fri 9:00 am–6:00 pm
Drive-in 7:30 am–6:00 pm
2 ATMs (No surcharges)

Pantano Branch

280 N. Pantano
M-Th 9:00 am–5:00 pm
Drive-in 7:30 am–5:00 pm
Fri 9:00 am–6:00 pm
Drive-in 7:30 am–6:00 pm
Sat 9:00 am–1:00 pm
Drive-in 9:00 am–1:00 pm
2 ATMs (No surcharges)

Thornydale Branch

7970 N. Thornydale
M-Th 9:00 am–5:00 pm
Drive-in 7:30 am–5:00 pm
Fri 9:00 am–6:00 pm
Drive-in 7:30 am–6:00 pm
Sat 9:00 am–1:00 pm
Drive-in 9:00 am–1:00 pm
2 ATMs (No surcharges)

Rita Road Branch

(UA Science & Technology Park)
9052 S. Rita Road Bldg. 9052
M-F 8:30 am–4:30 pm
ATM (No surcharges)

Voyager Resort Branch

8701 S. Kolb Road
M-F 8:30 am–4:30 pm
ATM



Common Scams and Schemes



(520) 794-8341
(800) 253-8245
www.hughesfcu.org



Facts you should know before you deposit a check.

Common Check Scams

These days there are many financial fraud schemes aimed at tricking you out of your hard earned money. Your Credit Union asks you to be savvy, and protect yourself from check scams.

Check fraud is more common than you may think. **You are responsible and liable for any fraudulent check that is either cashed or deposited into your account**, even if your financial institution initially cleared the check.

Common scams occur everyday to people like you.

As part of a widespread scam, many people receive checks that appear to be legitimate, but are actually counterfeit. Most commonly, you receive an email or letter from someone overseas asking you to help them cash a check in return for a monetary fee, or you have won a lottery that took place in another country. Just cash the check for the first installment, wire or Western Union your “taxes” and they will send you the next installment.

Usually, you would not learn that the check was counterfeit until after you have wired the funds or sent them by Western Union as instructed. Once the check is received back by your financial institution, the deposit will be reversed from your account and you will have lost the money you sent.

Always be suspicious if you don't know the source.

Another version of this check scam occurs commonly over the internet. An individual will put a large item like a car for sale. The seller then receives an offer from a “buyer” to purchase the item. The “buyer” tells the seller that they are purchasing an official or cashier’s check from a third party, and for some reason, the check is made out for an amount greater than the purchase price. The “buyer” would explain some reason for the discrepancy, or even say it was a mistake, and ask the seller to just wire the excess funds to the “buyer’s”

account. Again, you would not learn that the check is counterfeit until after you have wired the funds or sent them by Western Union. The deposit would then be reversed from your account once it is received back by your financial institution and you will have lost the money that you sent.

Who is responsible?

You are! It does not matter if you deposit or cash a counterfeit check unknowingly—you are responsible for the funds.

- Even if your financial institution accepted the counterfeit check for deposit, you are accountable for the discrepancy.
- The bank whose name appears on the fraudulent check is not to blame.

How can you protect yourself?

- Realize that if a deal sounds too good to be true, then it probably is. Receiving money for just cashing a check doesn’t make sense.
- Do not respond to emails from people you do not know, especially if they are asking for help. Most likely, they sent the same message to thousands of people hoping to get a reply.
- Be especially apprehensive of emails coming from out of the country. Overseas fraud makes it especially difficult for law enforcement to identify and prosecute the perpetrator.
- Attempt to validate a check before you cash it, or before you send any merchandise, transfer funds to a third party account, or spend any of the proceeds.
- DO NOT call any telephone number that appears on the check, or follow a link to a Web site given in an email. These Web sites and phone numbers may be fraudulent as well.

Contact your Credit Union if you suspect a check to be fraudulent. We’re here to help you make the best financial decisions.