



Visa® Platinum Credit Card offers:

- **9.5% APR***
- Up to \$25,000
- No Annual Fee
- Minimum payment is 3% of outstanding balance, not a fixed term.
- Fast approval / Quick decisions
- Funding within 24-48 hours
- Other options available, including Home Equity loans

It's easy to apply!

- Apply Online
www.hughesfcu.org,
www.patiopoolsaz.com
- AnyHour Loan **(877)999-LOAN**
- Voice Response System
(520) 205-5555
- Visit any **branch**

Call Today!
(520) 794-8341
www.hughesfcu.org

*This is an adjustable rate. Certain restrictions apply.



Locations and Hours

Mailing Address

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

24-Hour Voice Response
(520) 205-5555

AnyHour Loan
(877) 999-LOAN (5626)

Wetmore Branch*
971 W. Wetmore 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
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)

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

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)

HFCU Financial Services

971 W. Wetmore Road
Tucson, AZ 85705
(520) 294-4140
(520) 806-3138 Fax

*Securities & Insurance products offered through LPL Financial & its affiliates, Member FINRA/SIPC

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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*** Saturday Hours**



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

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“How can Hughes help you finance your **NEW** backyard paradise?”



That's easy with our **Platinum Visa® Credit Card.**

Hughes Federal Credit Union

As one of the finest credit unions in Arizona since 1952, Hughes Federal Credit Union is a full-service financial institution and your best choice for financial services.

Credit Unions are different by design—they are owned and run by the membership, so all profits are returned to the members in the form of lower rates on loans, better rates on savings, low or no fees and additional services. Your funds are insured by the National Credit Union Administration (NCUA), a federal agency.

When you join Hughes Federal Credit Union, you are part owner and share in our success. Plus, when you join the Credit Union, you are a member for life—no matter where you work or live.

Membership Eligibility

If you live, work, worship or attend school in Tucson, you are eligible to join Hughes Federal Credit Union. Employees of Raytheon Missile Systems Company or Union Pacific Railroad, retirees and family members of more than 600 other employee groups and associations—are eligible to join the Credit Union. Making a donation to one of the following community organizations also qualifies you for membership:*

- Oro Valley Public Library
- Friends of the Pima County Public Library
- Tucson Audubon Society
- Pima Council on Aging

To become a member, complete a membership application and open a Main Share Savings Account with a \$50 deposit. Your family members are also eligible to join and receive quality financial products and services at reduced costs, so spread the word!

*See a Member Services Representative for details.

PLATINUM CREDIT CARD Adjustable Annual Percentage Rate (APR) for purchases and cash advances	9.50% APR <i>Based on your Creditworthiness.</i>
GOLD CREDIT CARD Adjustable Annual Percentage Rate (APR) for purchases and cash advances	11.95% APR <i>Based on your Creditworthiness.</i>
CLASSIC CREDIT CARD Adjustable Annual Percentage Rate (APR) for purchases and cash advances	12.50% APR <i>Based on your Creditworthiness.</i>
Convenience check fees	\$10.00 for returned checks \$7.50 for stop payment \$7.50 for each check copy
Method of computing the balance for purchases	Average daily balances (including new purchases)
Paying Interest	Enjoy NO finance charge on purchases paid in full within 25 days of the billing date.
For Credit Card Tips from the Federal Reserve Board	To Learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Annual fees	None
Balance transfer fee	None
Transaction fee for purchases	None
Transaction fee for cash advance	None
Minimum finance charge	None
Pay by Phone fee	\$5.00
Replacement Card fee	\$10.00
Late-payment fee	\$20.00
Over-credit-limit fee	\$20.00

How Will We Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)" See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The credit limit will be determined by Hughes Federal Credit Union. Cash advances accrue interest from the date of transaction with no grace period. Minimum monthly payment is \$15.00 or 3% of the outstanding balance, whichever is greater. A balance less than \$15.00 is payable in full. Replacement card fee for lost, stolen or damaged cards is \$10.00. Credit Life or Disability premiums are in addition to the 3% minimum. This information was printed and accurate as of May 2010, and is subject to change after this date. Contact the Credit Union to verify rates, terms, and fees. Rates reflect the adjustable Annual Percentage Rate (APR).



Credit Card Application

VISA® Classic VISA® Gold VISA® Platinum

Full Name (Last, First, MI)			
Date of Birth	# of Dependents	Credit Union Membership #	
Street Address (City, State, Zip)			
Years There	Own or Rent?	Mortgage or Rent Payment	Social Security #
Home Phone ()		Work Phone ()	
Limit Requested		<input type="checkbox"/> Platinum (\$5,000 min.) <input type="checkbox"/> Gold (\$2,000 min.) <input type="checkbox"/> Classic (\$100 min.)	
Present Employer		Position	Date Hired
Employer's Address			
Gross Salary		Additional Income*	
<input type="checkbox"/> Annual <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly		<input type="checkbox"/> Annual <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly	
Joint Applicant's Full Name (Last, First, MI)/Account #			
Home Phone ()	Social Security #	Date of Birth	
Joint Applicant's Employer		Position	Date Hired
Joint Applicant's Employer Address			
Gross Salary		Additional Income*	
<input type="checkbox"/> Annual <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly		<input type="checkbox"/> Annual <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly	

*Alimony, child support or other maintenance income need not be revealed if you do not wish to have it considered. You promise that everything you have stated in this application is correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on a loan application made to a federal credit union insured by the NCUA. NOTE: Additional information may be required. Income verification MUST ACCOMPANY this application. The Credit Union offers life and disability insurance. Ask for details. Check here if you would like Credit Insurance.

I authorize the Credit Union to make inquiries pertaining to employment, credit standing and financial responsibility.

Applicant's Signature _____ Date _____

Joint Applicant's Signature _____ Date _____

Please return your completed form to any of our offices or mail to:

Attn: Member Services
Hughes Federal Credit Union
PO Box 11900
Tucson, AZ 85734-1900

Reference # _____ (for Credit Union use only)