

## Our Commitment to the Community and the Credit Union Movement

Hughes Federal Credit Union provides financial services for the purpose of improving lives. While our first responsibility is to our members, part of being a cooperative movement means looking to the larger community. This philosophy leads us to support charitable and social causes. At Hughes Federal Credit Union, we participate in the following community services:

- Children's Miracle Network (CMN) and Credit Union for Kids™
- Political and grassroots campaigns to promote and protect the credit union movement.
- Community, state, and national events such as:
  - American Cancer Society
  - American Red Cross
  - Audubon Society
  - Community Food Bank
  - Flowing Wells Neighborhood Coalition
  - Friends of the Tucson/Pima County Library
  - March of Dimes
  - Marana Arts Council
  - Habitat for Humanity
  - Toys for Tots
  - Tucson Mission
  - United Way
  - Voter Registration
  - 88 Crime Prevention

In 2004, Hughes Federal Credit Union received The Louise Herring Award, Honorable Mention, for credit unions in the \$100 million or larger asset category. This is a national award given to credit unions that best demonstrate the internal application of the credit union philosophy of "People Helping People."



\*\*\*Insurance and investment products sold through Linsco/Private Ledger. 1) are not federally insured; 2) are not obligations of the Credit Union; 3) are not guaranteed by the Credit Union or any affiliated entity; and 4) involve investment risks, including the possible loss of principal. Securities sold through Linsco/Private Ledger, a Registered Broker/Dealer, Investment Advisor and Member NASD/SIPC. HFCU Services, LLC is a wholly owned subsidiary of Hughes Federal Credit Union.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



## Hughes Federal Credit Union

### Mailing Address

P.O. Box 11900  
Tucson, AZ 85734-1900

### Telephone - Tucson Branches

(520) 794-8341  
(800) 253-8245 (U.S.)  
Fax (520) 806-3131

### AnyHour Loan

(877) 999-LOAN (5626)

### 24-Hour Voice Response

(520) 889-HFCU (4328)

### Southwest (Main Office)

951 E. Hermans Road  
Monday - Friday 9:00 a.m. - 5:30 p.m.  
Drive-in: 6:30 a.m. - 5:30 p.m.  
ATM (No Surcharges)

### Central (Speedway Office)

3131 E. Speedway  
Monday - Friday 9:00 a.m. - 5:30 p.m.  
Drive-in: 7:30 a.m. - 5:30 p.m.  
2 ATMs (No Surcharges)

### East Side (Pantano Office)

280 N. Pantano  
Monday - Friday 9:00 a.m. - 5:30 p.m.  
Drive-in: 7:30 a.m. - 5:30 p.m.  
2 ATMs (No Surcharges)

### Northwest (Thornydale Office)

7970 N. Thornydale  
Monday - Friday 9:00 a.m. - 5:30 p.m.  
Drive-in: 7:30 a.m. - 5:30 p.m.  
2 ATMs (No Surcharges)

### Southeast (Rita Road Office)

(UA Science & Technology Park)  
9052 S. Rita Road  
Monday - Friday 8:30 a.m. - 4:30 p.m.  
ATM (No Surcharges)

### Wetmore Member Service Center

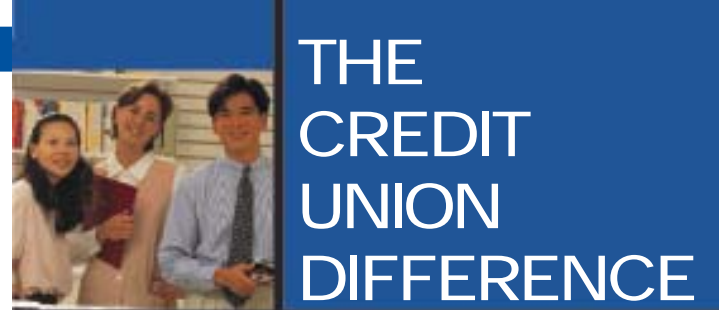
977 W. Wetmore  
(Limited Services-New Accounts and Loans Only)  
Monday - Friday 9:00 a.m. - 5:30 p.m.  
2 Drive-up ATMs (No Surcharges)

### Voyager Resort Office

8701 S. Kolb Road  
Monday - Friday 8:30 a.m. - 4:30 p.m.  
ATM

### Phoenix (Limited Access)

(East of BankOne Ballpark)  
Lincoln St. off 7th St., Phoenix, AZ 85034  
Monday - Friday 7:20 a.m. - 3:20 p.m.  
(602) 254-4852 Fax (602) 253-1754



# THE CREDIT UNION DIFFERENCE



More  
Than You  
Think

 **HUGHES**  
FEDERAL CREDIT UNION  
*A positive difference in your financial life.*

[www.hughesfcu.org](http://www.hughesfcu.org)

## The Credit Union Difference

*Not for Profit, Not for Charity, But for Service*

Hughes Federal Credit Union is a not-for-profit democratic, financial cooperative, owned by the members who save and borrow here. Every member is treated equally and has a voice in their credit union. Board members serve as unpaid volunteers, elected by members.

Unlike banks, Hughes Federal Credit Union does not issue stock or pay dividends to outside stockholders. Credit unions do not need to create profits to pay stockholders, as do banks. Instead, earnings are returned to our member-owners in the form of higher deposit rates, lower loan rates, and lower fees.

Credit unions have limitations on membership and restrictions on products and services. Credit unions also have a social mission to provide service to people of modest means. We support the National Credit Union Philosophies of "People Helping People" and "Not for Profit, Not for Charity, But for Service."



## Our Commitment to Serving Our Members

Hughes Federal Credit Union's Service Mission is to "Always Make a Positive Difference in Each Member's Financial Life." These are just some of the ways we make a difference:

- **Main Share Account** - Open a no-fee savings account and have six months to save the par value of a share or \$50.
- **Checking** - Enjoy several checking options including Free Checking, Premier Checking or a Primary Checking for those with past checking account problems wanting a fresh start.
- **You Name It Savings** - Name your own savings account to save for specific purposes such as child care, education, or a down payment for a home or car.
- **Holiday Club** - Encourages regular savings and helps decrease bills during the holidays.
- **IRAs** - Members can save for retirement with as little as a \$100 deposit.
- **Low Cost Loans** - We offer loans starting at \$500 including line of credit, signature loans, and credit cards.
- **First Mortgages** - Low cost mortgages are available to purchase or refinance a home in Arizona.
- **Free Credit Analysis** - This is a service we have to help detect possible fraud and help improve credit scores, which can result in lower interest and loan payments.
- **Youth and Senior Accounts**
- **Free Financial Planning and Investments**
- **Blue Cross/Blue Shield and Wellness Programs**

## Our Commitment to Financial Education and Literacy

Hughes Federal Credit Union has been offering Free Member Educational Seminars to our membership since 1987. The Credit Union's goal is to help members improve their financial lives through financial education and low cost financial products and services. Members can enroll for sessions online, in person, or by phone. Hughes Federal Credit Union also meets its mission by partnering with local governmental agencies, neighborhood coalitions, and working with the National Endowment for Financial Education (NEFE) through local high schools.



## Our Commitment to Good Governance and Diversity

Hughes Federal Credit Union exists to serve all members equally. We strive to serve our members equally and to be sensitive to the individual needs of the members we serve. Employees and volunteers reflect the diversity of our members. Examples include:

- Bilingual staff
- ATMs, eBranch Online Banking, 24-Hour Voice Response System, in English and Spanish.
- TTY (Text Telephone for hearing impaired), in English and Spanish.

## Our Credit Union

Founded in 1952, Hughes Federal Credit Union has \$350 million in assets and serves more than 44,000 members. The Credit Union provides service to employees and family members of Raytheon Missile Systems Company, Hughes Aircraft Company Retirees, Union Pacific Railroad, and more than 600 select employee groups throughout Arizona. Membership is also open to anyone who lives, works, worships or attends school in Tucson. Hughes Federal Credit Union provides a wide variety of financial services including various checking options, low cost loans, first mortgages, competitive savings, investment services, online banking, Wellness programs, insurance and much more.