

Are You In?

**Drawings for \$500
or \$1,000 each month!
GRAND PRIZE \$5,000!**

A checking account with Direct Deposit—GETS YOU IN our monthly drawings! Sign up for our FREE Interest Earning Checking with Direct Deposit and it's a WIN WIN! * You'll save a lot with our FREE Interest Checking and have a chance to WIN big CASH!

*Minimum \$500 monthly direct deposit must be deposited to a checking, savings and/or loan recurring for three months for drawing. Promotion includes Free Interest Earning Checking or Premier Checking. Promotion does not include Primary Checking or Health Savings Checking accounts. Entry is one checking account per membership.

More Chances to WIN with FREE Bill Pay!

Sign up for FREE Bill Pay and you'll have more chances to WIN every month! Each month we're drawing a member who uses Bill Pay and matching an online bill payment for up to \$500! Your highest bill paid that month could be selected!

Stop by any branch for details or see us online at www.hughesfcu.org.

*Certain restrictions apply. Winning funds will be deposited into your Main Share or Checking account. Offer ends Dec. 31, 2010. Drawings held Apr. 1, May 1, June 1, Aug. 1, Sept. 1, Oct. 1, Nov. 1, Dec. 1, 2010 and Jan. 1, 2011. Members are responsible for applicable taxes.



Free Bill Pay!

Members can enjoy FREE BILL PAY services effective April 1, 2010.

The 50 cent fee, for bills over 10, will be eliminated and reflected beginning in member statements in May. Sign up for FREE Interest Earning Checking with FREE Bill Pay! Save time, money—and postage costs!

It's safe and secure.

eBranch Online Banking	NO CHARGE
Bill Pay	NO CHARGE

Visit us online at
www.hughesfcu.org



58th Annual Meeting

Saturday, April 17, 2010 at 3 p.m.
Rincon High School Auditorium
422 N. Arcadia Ave.
(1 block east of Swan on 5th St.)

Take part in your Credit Union. See what makes us different! We care about you—our member, our owner. Attend the annual meeting for a report from officials and FREE entertainment featuring Angel and the Blues Disciples! Receive a FREE gift and be entered to win cash prizes!

*Must be present to receive the free gift and cash prizes.

Refer a NEW Member!

You could WIN \$500!

All new members who join Hughes will be automatically entered into monthly drawings to WIN \$500!

Members who refer their children, family members, friends and co-workers to join will also receive an entry to WIN \$500 when the person they refer joins Hughes!

Anyone who lives, works, worships or attends school in Tucson is eligible to join! Pick up a referral form at any of our branches or go online at www.hughesfcu.org to print out a referral form. All referrals must have a member referral form.

New kids accounts get a FREE gift! Join Howie Javelina's All Stars Kids Club or Hughes Financial Teen Scene Club!

*New member referral monthly drawing ends Dec. 31, 2010.

There's still time to open an IRA for the 2009 tax year!
Deadline is April 15, 2010.
Don't miss this opportunity on tax-deferred savings!
Stop by Today!

Auto Rates Drop

4.25% Adjustable APR* • **5.00%** Fixed APR*

Now's a great time to buy a New Vehicle and finance with our Low Rate! Refinance your higher costing auto loan from another financial institution with a low rate loan from Hughes. Lower your monthly payment. Call us today (520) 794-8341, outside Tucson (800) 253-8245 or apply online at www.hughesfcu.org.

*Certain restrictions apply. The annual percentage rate (APR) is effective April 1, 2010 and subject to change. Refinancing available on new loans to Hughes from other financial institutions.



get in the savings game

Help Us Celebrate Youth in April!

Visit Hughes Federal Credit Union the week of April 18-24 and help us celebrate National Credit Union Youth Week. Hughes Federal Credit Union will show youth and teens how to get in the savings game!

Kids can save all year long

Sign your child, grandchild, niece, nephew or other young person up for Howie Javelina's All Stars Club (up to age 11) or Hughes Financial Teen Scene Club (ages 12-17) and get them started on the right foot to learning about money. Kids up to age 11 who save \$5 each month and teens between the ages of 12-17 who save \$10 each month will be automatically entered into our monthly drawings for \$50 through December 31, 2010!*

Get in the Savings Game Challenge

Make saving at Hughes a habit this April and join the savings team. Kids under 18 can make a deposit into their account (or open a new one), or pick up an entry form at any branch, during April and be entered in the National Youth Saving Challenge™. On May 5, 2010, the Credit Union National Association (CUNA) will randomly select and give ten (10) \$100 awards to ten participating credit unions. For more information, visit our web site at www.hughesfcu.org or stop by any branch.

Enter our Coloring Contest or Essay Contest

All Howie Javelina's All Stars Club members can enter our coloring contest at their favorite branch during April for a chance to WIN a \$25 Visa® Gift Card! If you're a member of Hughes Financial Teen Scene, enter our easy essay contest and you, too, will have a chance to WIN a \$25 Visa® Gift Card! Go to www.hughesfcu.org to print out the coloring page and essay form—or visit any branch. All entries are due April 30, 2010. Winners will be chosen from each branch!

*Drawings held monthly. Funds deposited into winning child's Main Share account. Deposits include new money to the Credit Union. Hughes employees and their immediate family members are not eligible for drawings. Certain restrictions apply.



VISA® Platinum Credit Card

- **9.50%** APR*
- NO Annual Fee
- NO Hidden Charges
- View Your Credit Card Statement Online



Transfer your credit card balances you have elsewhere to our LOW rate! You don't have to pay those high rates and fees with a Visa Platinum, Gold or Classic credit card from Hughes! Apply today! Go online at www.hughesfcu.org or call (520) 794-8341.

*Certain restrictions apply. Rate reflects the Annual Percentage Rate (APR) as of April 1, 2010 and is subject to change. Loans currently financed at Hughes are not eligible for refinancing. A complete Truth-in-Lending disclosure will be given at time of application.

Share Accounts Disclosure Amendment

The following information has been updated in page 44 of the Share Accounts Information and Disclosures booklet:

Funds Availability Disclosure Regulations CC

2. Longer Delays May Apply. In some cases, Hughes may not make all the funds that you deposit by check available to you on the day of deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$100.00 of your deposit will be available at the time of deposit.

Hughes will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. For an update of the Shared Accounts Information and Disclosure booklet, pick up a copy at any branch or go online at www.hughesfcu.org.

Apply online for a Mortgage

Buying or Refinancing? You can now apply online through Mortgage Market! Go to www.hughesfcu.org, click on Mortgage Market, Apply Online! View mortgage rates online too!

Now's a great time to refinance or purchase a new home! Ask to speak to a Mortgage Loan Representative today! Mortgage rates are low. Call (520) 794-8341 to see how you might take advantage of this great opportunity. Ask about our rental or vacation property loans!

Second Quarter Prospective Dividend and Annual Percentage Yield Rates

SAVINGS, INVESTMENT AND CHECKING

Account Number	Account	Minimum Balance to earn APY*	Compounded	Dividends Credited	Dividend Rate	Annual Percentage Yield (APY)
(1)	Main Share	\$50.00	Daily	Quarterly	0.25%	0.25%
(3)	Holiday Club	None	Daily	Quarterly	0.25%	0.25%
(4)	Escrow	None	Daily	Quarterly	0.15%	0.15%
(8)	Daily Savings	\$.01	Daily	Quarterly	0.15%	0.15%
(5)	Free Checking	None	Daily	Monthly	0.10%	0.10%
(5)	Premier Checking	None	Daily	Monthly	0.10%	0.10%
(6)	Health Savings Checking	None	Daily	Monthly	0.50%	0.50%
(7)	High Yield Savings	\$1,000.00	Daily	Quarterly	0.40%	0.40%
(9)	Premium Yield	\$75,000.00	Daily	Quarterly	0.85%	0.85%
(12-13)	You Name It	\$.01	Daily	Quarterly	0.25%	0.25%
(20-25)	IRAs	\$100.00	Daily	Quarterly	0.50%	0.50%

*The Dividend Rates and Annual Percentage Yields (APY) are variable rates. Dividends are based on the Credit Union's earnings at the end of a dividend period and thus cannot be declared in advance. Rates and terms are subject to change. There may be a government penalty for early withdrawal of IRA funds. *This is the minimum balance to open an account and the minimum daily balance to earn the posted Annual Percentage Yield (APY). Please contact the credit union for further information about applicable fees, terms, and rates. Rates are available on our 24-Hour Voice Response System (520) 205-5555 or through our Web site at www.hughesfcu.org.

Loan Type

Loan Annual Percentage Rates

APR*

Share Pledge

Main Share (2.5% above the last dividend declared)	2.75%
High Yield (2.0% above last dividend declared)	2.55%
Premium Yield (2.0% above last dividend declared)	3.00%
Term Share (3.0% above dividend rate)	(Call for rate)

Car & Truck, New & Used

Adjustable Rate, Up to 72 Months	4.25%	NEW
Fixed Rate, Up to 72 Months	5.00%	NEW
Adjustable Rate, 84 Months	5.25%	NEW
Fixed Rate, 84 Months	6.00%	NEW

First Mortgage Loans

(Call for rate)		
*Home Equity (<80% Loan-to-Value)	5.00%	
*Home Equity (>80% Loan-to-Value)	5.25%	
*Home Equity (5 year, adjustable)	6.50%	
Fixed Rate Home Equity	6.75%	NEW
Real Estate (Unimproved Property)	5.00%	

Rental/Vacation Property

	6.25%
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Manufactured/Mobile Home, New & Used

Adjustable Rate	6.50%	NEW
Fixed Rate	7.25%	NEW
Motor Home/Park Model, New/Used Adjustable	6.00%	NEW
Motor Home/Park Model, New/Used Fixed	6.75%	NEW

Motorcycle/ATV, New & Used

Adjustable Rate	5.00%	NEW
Fixed Rate	5.75%	NEW
Adjustable Rate, 84 Months	6.00%	NEW
Fixed Rate, 84 Months	6.75%	NEW

Special Collateral/Recreational Loan, New & Used

Adjustable Rate	6.50%	NEW
Fixed Rate	7.25%	NEW

Visa (Platinum)

	9.50%
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Visa (Gold)

	11.95%
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Visa (Classic)

	12.50%
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Unsecured:

Line of Credit	13.45%
Signature Loan, Fixed Rate	13.45%
Primary Checking Line of Credit	16.99%

Credit Builder Loan

Home Equity, Fixed	10.00%	NEW
Secured, Fixed	10.75%	NEW
Unsecured, Fixed	14.00%	NEW

*The ANNUAL PERCENTAGE RATE (APR) is effective April 1, 2010 and is periodically adjusted by your Hughes Federal Credit Union board of directors. All rates listed above reflect the adjustable APR except if listed as a Fixed Rate. Fixed and adjustable rates are available for First Mortgage Loans. Rates for major loan categories are available on 24-Hour Voice Response (520) 205-5555 or through our Web site at www.hughesfcu.org. A complete Truth-in-Lending disclosure will be given at the time of application.

Summer loan starts May 1, 2010. What a great rate!

Summer is just around the corner, and so is our great rate! Why not make the most of it with a short-term loan at a great interest rate that is lower than most credit cards! *Rate reflects the Annual Percentage Rate (APR) effective May 1, 2009 and is subject to change. Based on credit approval. Certain restrictions apply. Deadline to apply is August 31, 2009.

9.5% Fixed APR* • Borrow \$1,000 to \$5,000

Roth IRAs Should you convert?

In 2010, all individuals will be eligible to convert all or a portion of their IRA or employer-sponsored plan into a Roth IRA. Roth IRAs offer the potential benefit of tax-deferred growth and tax-free distributions when certain requirements are met. This legislative change could represent an excellent opportunity for you.

For more information and to learn how a Roth IRA conversion may benefit you, talk to a CERTIFIED FINANCIAL PLANNER™ today! Schedule an appointment at a branch location near you.

Call (520) 294-4140



HFCU Financial Services

Investments In Your Best Interest

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

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

Hughes Federal Credit Union is not a registered broker/dealer and is not affiliated with LPL Financial.

Privacy Notice Disclosure

Hughes Federal Credit Union is member-owned and governed by a board of directors you elect. You can be confident that your financial privacy is a top priority of this Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at (520) 794-8341.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you with our affiliated third party financial services providers, which provide data processing and trust services. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the Credit Union, or to protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality and limit the use of information that we provide. We do not permit these companies to sell to other third parties the information we provide.

Information we collect and disclose about you

We collect the following information about you from a variety of sources and may disclose the following information to our affiliated companies or to other financial institutions with which we have joint marketing agreement(s):

- From membership and loan applications, and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with our affiliates and us, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

- From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.
- From verification of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

If you terminate your membership with Hughes Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

Fair Credit Reporting Act Disclosure

In this notice, we are required to also advise you of our disclosure policy under the Fair Credit Reporting Act. The Fair Credit Reporting Act governs the sharing of information that may impact upon you for certain purposes such as credit, collections, and insurance. We learn information about you from our experiences with you and from information provided by others, such as through credit reports. The Fair Credit Reporting Act permits us to share with others information we learn about you from our experiences with you, including our affiliate(s) and credit reporting agencies. The Fair Credit Reporting Act also permits us to share information we learn about you from others unless you direct us otherwise. If we elect to share information about you that we learn from others for a purpose under the Fair Credit Reporting Act, we will give you a separate notice of our intention to do so and the right to direct us not to share the information.

How we protect your information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Notice: Non-VISA Debit Transactions

Hughes Federal Credit Union enables non-VISA debit transaction processing and does not require that all such transactions be authenticated by a PIN number. These transactions not approved by a PIN might be processed through non-VISA Debit networks that offer the PIN-less service and may not be processed as a VISA transaction (e.g. CO-OP, NYCE, PLUS, STAR, and Accel/Exchange). Examples of these types of transactions are listed below:

A purchase made at a merchant through the VISA network, where the amount is under \$25.00, does not require a signature or PIN number for authentication purposes.

The STAR Network also allows PIN-less bill payment debit and credits for specific merchant types such as utility, property management, and government payments.

The non-VISA debit transaction will not provide the zero liability, \$50 consumer loss cap, provisional credit policies of VISA, and the VISA chargeback and dispute resolution. Provisions of our cardholder agreement relating only to VISA transactions are not applicable to non-VISA transactions.



Hughes
Federal Credit Union®

Yours for the asking™

(520) 794-8341

(800) 253-8245

www.hughesfcu.org

Mailing Address

PO Box 11900

Tucson, AZ 85734-1900

24-Hour Voice Response

(520) 205-5555

AnyHour Loan

(877) 999-LOAN (5626)

Locations:

Hermans Rd. Branch
951 E. Hermans Rd.

Speedway Branch
3131 E. Speedway

Thornydale Branch*
7970 N. Thornydale

Pantano Branch*
280 N. Pantano

Rita Rd. Branch
(UA Science & Tech Park)
9052 S. Rita Rd.

Voyager Resort Branch
8701 S. Kolb Rd.

Wetmore Branch*
971 W. Wetmore

*Saturday hours



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