

Summer Fun, Summer Loan!

It's summertime! Hughes Federal Credit Union now offers our low rate Summer Loan to help you make the most of this summer!

- Consolidate bills
- Make home improvements
- Get your car fixed
- Take a vacation

Get the Best Rate!

- A great fixed rate — **9.5% APR***
- Easy application
- Quick approvals
- Borrow from \$1,000 to \$5,000
- Terms up to three years

Apply online through eLoan at www.hughesfcu.org, by calling (520) 794-8341, an AnyHour Rep at (877) 999-LOAN, or stop by any branch.

*Rate reflects the Fixed Annual Percentage Rate (APR) effective June 1, 2010 and is subject to change. Deadline to apply is August 31, 2010. Based on credit approval. Certain restrictions apply.



Are
You In?

Get in to **WIN \$500** New Members & Member Referrals!

All new members who join Hughes and members who refer a New Member who joins will be entered into monthly drawings to **WIN \$500!** Refer your family, friends and co-workers! You could win big cash - and so could the new member you refer! Hughes Federal Credit Union has the best financial services money can buy! So spread the word! Anyone who lives, works, worships or attends school in Tucson is eligible to join!

• Drawings for \$500 or \$1,000 each month! Grand Prize \$5,000!

A checking account with Direct Deposit—GETS YOU IN monthly drawings! You already have a checking account, but if you don't have Direct Deposit, sign up today for a chance to **WIN** up to **\$500** or **\$1,000** in monthly drawings!

• Visa® Check Card

In addition, when you have a Hughes Visa® Check Card, you'll be entered in our drawing for a debit signature-based purchase matched up to **\$500!** Minimum 15 signature-based transactions per month.

• Bill Pay

Now Totally
FREE

We'll match your Online Bill Payment up to **\$500!** (Your highest bill payment that month will be selected.)

• eStatement

Save a tree and sign up for eStatement today! You'll automatically be entered in our monthly drawings to **WIN \$100 VISA® Gift Card!** Enroll online!

*Certain restrictions apply. Must have new member referral form. Available online. Winning funds deposited into your Main Share or Checking account. Offer ends Dec. 31, 2010. Drawings held July 1, Aug. 1, Sept. 1, Oct. 1, Nov. 1, Dec. 1, 2010 and Jan. 1, 2011. Members are responsible for applicable taxes.



Rebalance Your Portfolio at Regular Intervals

Not sure when to rebalance your investment portfolio? Avoid the guessing game—and subjective decisions based on emotion—by rebalancing at regular intervals, such as once a year. Rebalancing re-establishes your original asset allocation based on your time horizon and risk tolerance.

Roth IRAs

This year, you can convert all or a portion of your 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. For more information about rebalancing your investment portfolio or how a Roth IRA conversion may benefit your future, talk to a CERTIFIED FINANCIAL PLANNER™ today! 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.

Refinance Your Auto Loan

Refinance your current auto loan that's at a higher rate at another financial institution with our low rate auto loan!

4.25 % Adjustable APR*

5.00 % Fixed APR*

Refinancing your auto loan is another way to save and lower payments. Talk to a Member Service Representative today! Call (520) 794-8341; outside Tucson (800) 253-8245.

*Certain restrictions apply. Rates reflect the annual percentage rate (APR) effective June 1, 2010 and are subject to change. Refinancing available for loans from other financial institutions.



Credit Union Shared Branching

Members are now able to process withdrawals (cash, check, or transfers) up to \$4019 through Shared Branching without needing prior approval from Hughes.

Do your banking at participating credit unions all over the country and at more than 30 locations in Tucson through Shared Branching.

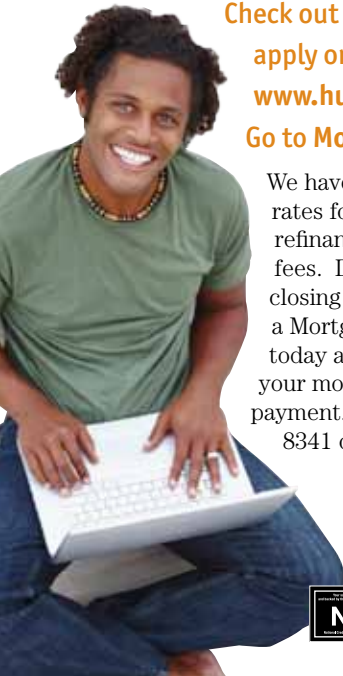
Just look for the CU Service Centers® Shared Branching Network logo. To find a location, visit our Web site www.hughesfcu.org, www.cuswirl.com or call toll-free (888) 287-9475.



Online Mortgage Application

Check out our rates or apply online at www.hughesfcu.org, Go to Mortgage Market

We have great mortgage rates for purchase or refinance. No application fees. Discounted closing costs. Speak to a Mortgage Loan Rep today about reducing your monthly mortgage payment. Call (520) 794-8341 or Apply Online!



Signature Guarantees

For the convenience of our members, Hughes participates in the Securities Transfer Agent Medallion Program (STAMP) for signature guarantees. Signature guarantees can only be provided on specific transactions involving the sale, transfer, redemption or change in ownership of a security. In accordance with STAMP, please be aware that we will require the following:

- All signers must be present, sign in the presence of the guarantor and provide proof of identity.
- If a signer is not present, a power of attorney must be provided.
- Proof of ownership of the security for which the guarantee is issued must be provided.
- If the signer is acting agent for the owner, proof of fiduciary or custodial capacity must be provided.
- The current market value of a single security transaction requiring the guarantee cannot exceed the Credit Union's Surety Bond limit of \$500,000.

Please note that additional documentation may be required for signature guarantees. If you need more information about signature guarantees, please contact the Credit Union or stop by any branch.

Nurse NavigatorSM

Elder Care Across The Miles

Nurse NavigatorSM through CUNA Mutual Group's long term care program can help members manage long-term care issues of an aging loved one even if they live thousands of miles away.

For more information call (800) 443-6003 or visit us online.

UA Collegiate Checks Now Available

Now Hughes members can support their favorite college team by ordering University of Arizona®, or other participating collegiate checks for their Hughes Checking Account!

Checks are available to purchase at any branch or online at www.hughesfcu.org. Go to Quick Links/ Online Check Order.



We Have Money to Lend

Despite what you may have heard— **We Have Money to Lend!** Need money? Turn to us. Call (520) 794-8341, AnyHour Loan (877) 999-LOAN(5626) or apply online.

Freedom from Hunger Food Drive

Now through June 27th bring non-perishable food items to any of our seven branches.



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)

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