

It's Easy to Join

If you're retired, age 50 or better, and a member of Hughes Federal Credit Union, join our VIP CLUB and take advantage of additional financial services at a savings exclusively for retirees. In addition to the requirements above, you can begin enjoying the benefits of our VIP CLUB by 1) having your social security retirement, or other recurring payment deposited automatically into your Hughes Federal Credit Union savings, or checking account, or 2) maintaining a minimum balance of \$2,500 in your Main Share, High Yield, or Term Share account.

You may already qualify! Sign up today by filling out the attached application and returning to Hughes Federal Credit Union.

Enjoy optimum savings by having Direct Deposit into our FREE Interest-Earning Checking account. Using another financial institution for Direct Deposit? We will be happy to arrange to transfer your direct deposit check to our FREE Interest-Earning Checking or savings account where you'll enjoy convenience and financial savings at your Credit Union.

VIP Club Savings

NO Charge Services	Savings*
Traveler's Cheques	\$ 12.00
Money Orders	\$ 3.00
Official Checks	\$ 4.00
Travel Discounts	\$ 50.00
Long Distance Savings	\$ 15.00
No Service Charge Checking	\$ 6.00
Notary Public	\$ 5.00
Free Photocopies (20 per month)	\$ 1.60
TOTAL SAVINGS	\$ 97.10

For more information, please call us at (520) 794-8341 (Tucson) or (800) 253-8245 (U.S.).

**Savings figures based on an anticipated "average" use of each service during a one year period.*

Information is subject to change. Please contact a Hughes representative prior to signing up if you have any questions.

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)

Thornycroft Branch

7970 N. Thornycroft
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



Hughes

Federal Credit Union
Yours for the asking™

VIP Club



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



© 2008 Hughes Federal Credit Union
1108—MKT2

Join our VIP Club

Hughes Federal Credit Union believes you deserve some of the finer things in life for all of your hard work over the years. That's why we've developed an exclusive retiree club for members age 50 or better.

When you join our exclusive **VIP CLUB** for retirees, you'll receive additional financial benefits including Credit Union services at NO charge, travel related advantages, important news for retirees, and other valuable services.

Your **VIP CLUB** status will entitle you to take advantage of these financial services.

Exclusive VIP Club Benefits:

Enjoy NO charge for these services:

- American Express® Traveler's Cheques*
- Money Orders
- Official Checks
- Photocopy Service (20 copies per month)
- **VIP CLUB** logo on your Hughes Federal Credit Union checks.

FREE sign up to receive Elderhostel catalogs

with worldwide educational travel programs for Seniors age 55 and older. Discover more than 8,000 educational tours in all 50 states and more than 90 countries with Elderhostel, the not-for-profit leader in educational travel since 1975. Alongside local and renowned experts, experience in-depth and behind-the-scenes learning opportunities, from cultural tours and study cruises to walking, biking and more!

Enjoy guaranteed direct deposit of your social security, retirement, or other recurring payments deposited directly into your Credit Union savings or checking account. Your funds earn dividends immediately. No more driving through town or standing in line to make a deposit.

Our toll-free number to call us long distance at NO charge from anywhere in the U.S. is (800) 253-8245. Call us 24-hours a day, nights, weekends, and holidays.

Investment Services**

HFCU Financial Services is a subsidiary of Hughes Federal Credit Union with qualified financial consultants to help you with all your investment needs. Financial consultants at HFCU Financial Services are non commissioned and offer no proprietary products, so they have your best interest in mind. Receive a free portfolio assessment by calling (520) 294-4140 or visit our web site www.hughesfcu.org and go to Investment Services.

Other Important VIP CLUB Benefits:

1. FREE Notary Public.
2. FREE telephone transfers and withdrawals through Voice Response System.
3. FREE Interest-Earning Checking with NO minimum balance, NO per check fee and NO monthly service charge. VISA® Check Card available for qualifying members.
Sign up for our optional Rewards program with our FREE Interest Earning Checking for just \$5 per month. Save on thousands of discounts.
4. 24-Hour ATMs at more than 150,000 locations around the world.
5. Access your account at hundreds of other Credit Unions through our Shared Branching Service—anywhere you see the CU Service Center Network logo.
6. Access your account online anytime at www.hughesfcu.org with eBranch Services. Sign up for Online Banking, Bill Pay, eStatements and more. Certain restrictions apply.
7. Western Union Wire Service. Transfer funds to Western Union offices and agencies nationwide. Standard fees apply.

8. Automatic transfers from your savings to your monthly loan payment, if you desire.
9. Regular distributions from you IRA can be mailed to you, at intervals you select.
10. Monthly interest checks on your Term Share account (CD) can be mailed to your home or deposited into a savings account.
11. Blue Book quotations to help you buy, sell or trade in your next vehicle.
12. VISA® credit card convenience. Consistent low rates, NO teaser rates, NO annual fee. Ask about our Platinum Low Rate VISA® credit card.
13. **Tax Deferred Annuities & Mutual Funds for your investment needs through HFCU Financial Services.
14. Contribute to a Health Savings Account (HSA) offered through Hughes and put money aside for current and future medical expenses—tax-free. HSAs are an excellent substitute for Medicare.
15. High deductible health plans are available with Blue Cross/Blue Shield through HFCU Financial Services, a wholly owned subsidiary of Hughes Federal Credit Union.

*Any policies and/or rates stated herein are those in effect on the date of publication and are subject to change. *Does not include dual signed traveler's checks.*

**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

VIP Club Application

YES! I want to be a **VIP CLUB** Member! I am age 50 or better and retired. **Please sign me up!**

Name _____

Member Number _____

Address _____

City/State/Zip _____

Telephone (best time to call) _____

E-Mail Address _____

I already qualify: (Check one)

- I have Direct Deposit for my social security, retirement, or other recurring payments deposited automatically into my Hughes Federal Credit Union account
- I maintain \$2,500 or more on deposit in my Hughes Federal Credit Union Main Share, High Yield, Premium Yield or Term Share account.

I would like to join the VIP Club: (Check one)

- Please send me the necessary forms to have my social security, retirement, or other recurring payments deposited automatically into my Hughes Federal Credit Union account.
- Enclosed is a check in the amount indicated below to maintain a \$2,500 balance in my Main Share Account. \$ _____

NOTE: If enclosing a check, please insert this card in an envelope and mail to Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900.

- I am not a Hughes Federal Credit Union member. Please contact me about joining the Credit Union and becoming a VIP Club Member.

For Credit Union use only

Mail info _____

Card Issue _____ F/M _____

Initials _____