

# Share to Share



Holston Methodist Federal Credit Union

Est 1956.

865-558-3117 • 800-782-9257

www.hmfcu.org

## SUMMER SKIP-A-PAY



### Mission Statement:

To be a safe and sound credit union which provides unique, beneficial services to the membership in the spirit of mutual authentic caring.



### Find Your Account #

Two of our "Lucky" members will each have \$25.00 credited to their account if they can find their account number in this newsletter.



Get great discounts & incentives on most GM & Chrysler vehicles, PLUS low vehicle loan rates from HMFCU. Visit [www.hmfcu.org](http://www.hmfcu.org) for full details.

### Membership Means Ownership!

Holston Methodist FCU is ready to serve you. When you become a HMFCU member, you become an owner of the credit union and your money begins working for you. Our staff works closely with our Board of Directors to watch the financial market and make careful decisions about how to best strengthen our members' financial futures.

Who is eligible to join?

- Holston Conference Clergy
- Holston Conference Families
- Asbury Place Employees
- Emory & Henry College Staff
- Tennessee Wesleyan College Staff
- Tennessee Wesleyan College Students
- Hiwassee College Staff
- Church Staff
- Church Members
- Knoxville Oral & Maxillofacial Surgery PC
- Trinity Mortgage Capital
- Back Yard Burgers of Knoxville
- Air Reliant Services, LLC
- PTS Office Automations
- AVS Design Concepts
- Four Seasons Grounds Mgt
- Doug Hamm Allstate Agency
- Advanced Office Systems
- Southeast Title & Escrow, LLC

Anyone who resides in the household of eligible members.

### Summer Skip-a-Pay Info.

Add extra cash to your summer budget by taking advantage of Skip-A-Pay, our offer for you to postpone making one month's payment on your qualifying\* Holston Methodist FCU loans. Skip-A-Pay is a great way to get extra cash for your summertime shopping, traveling, home projects or to help pay for back-to-school expenses.

To take advantage of Skip-A-Pay, there is a \$35.00 per loan processing fee. If you are interested, visit [www.hmfcu.org](http://www.hmfcu.org) to download the application or call 1.800.782.9257 to speak with a Member Service Representative. (\*All requests are subject to approval.)

### Relay For Life!!

Thanks to all credit union staff and members who walked in the American Cancer walk at Maryville College. Purchase your "Angel Babies" for \$5.00 and/or a "Fight Like A Girl" tee-shirt for \$10.00 from your credit union.



**Not for Profit  
Not for Charity  
But for Service!**

Mailing Address:  
PO Box 52688  
Knoxville, TN 37950-2688

Physical Address:  
6207 Highland Place Way,  
Suite 101  
Knoxville, TN 37919

**Once A Member,  
Always A Member!**



**HMFCU Free Member Benefit:  
Complete Vacation Program**

- Vacation Discounts- Up to 50% off (Air, Car, Hotel, Cruise,471670 Land Packages & Tours).
- Personal Travel Counselors.
- Online or Offline access both backed by Montrose Travel's superior personal customer service.
- Exclusive Credit Union Discounts.
  - Visa and Passport Services.
- Free \$100,000 Flight Insurance.
  - VIP Traveler Profiles
  - Access to our Worldwide Platinum 24-Hour Customer Service Program.
- Quality-Controlled Error Free Reservations.
  - Special Honeymoon Travel Division.

**ARE YOU MOVING?**

**Don't forget to change your address.**



Lottery scams are one of the most common types of fraudulent email currently hitting inboxes. Be wary of unsolicited emails that inform you that you have won a large sum of money in an international lottery. This is a common Internet scam. There is no lottery and no prize. Those who initiate a dialogue with the scammers by replying to the lottery scam emails will eventually be asked to pay fees to cover expenses associated with delivery of the supposed "winnings". They may also become the victims of identity theft.

[www.loat-slayer.com](http://www.loat-slayer.com)  
[www.fraudaid.com](http://www.fraudaid.com)

Also visit [www.fbi.gov](http://www.fbi.gov) for additional information.



**Sign up for E-News @ [www.hmfcu.org](http://www.hmfcu.org) & stay up-to-date with the latest information from HMFCU.**

**FRAUD ALERTS!**

*We have received various FRAUD alerts in the past several weeks. Be sure to review your credit card statements on a regular basis for non-authorized transaction activity.*

*What's Your Credit Score?*



There are 7 major changes you should know about the new FICO Scores! Your credit score dictates if you can get a credit card, buy a house, and your interest rate on loans. A low score can cost you hundreds, even thousand of dollars. Fair Issac Corporation has introduced an upgrade to their score system.

Visit [www.hmfcu.org](http://www.hmfcu.org) for additional information.

**Home Equity Loans**

A home equity loan can get you the money you need. Call us today and take advantage of rates as low as 4.99% APR.\*

(\*annual percentage rate)



**Classic Club Plus Checking Account Info:**

Reminder, don't forget to use the FREE benefits of this account:

- \*Payment Card Protection.
- \*Free Vacation per household per year.
- \*Buy 1 Get 1 Free Airline Ticket per household per year.
- \*\$500.00 Grocery Coupons per household per year.
- \*PLUS MUCH MORE...

visit [www.hmfcu.org](http://www.hmfcu.org) for additional details.