



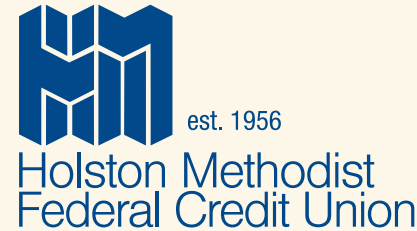
Holston Methodist Federal Credit Union

Think Outside the Bank...



Services Offered:

- AudioTeller - 24 hour Audio Response
- Auto Loans
- Automatic Transfers & Payments
- Bill Pay (FREE)
- Business Checking Accounts
- CAP (Courtesy Pay Program)
- Church Accounts and Loans
- Coverdell ESA, Roth, & Traditional IRA's
- CU@HOME® (Free Internet Access to accounts)
- Debt Consolidation Loans
- Deposit Capability at First TN and BB&T
- Direct Deposit & Payroll Deduction
- E-Statements
- Financial Counseling
- First Mortgage Loans
- Hankins Educational Scholarship Fund
- Holiday Club Accounts
- Home Equity Loans
- "Just for Kids" Club (ages 0-12)
- MasterCard® Platinum Preferred
- Mobile App (FREE)
- Money Market Accounts
- New/Used Auto Loans
- Notary Service
- Overdraft Protection
- Personal Loans
- Regular Shares
- Remote Deposit Capture
- RV's, Motorcycles, Computer, & Boat Loans
- Share Certificates
- Share Draft Checking Accounts
- Signature Loans
- "Vantage" Club (ages 18-28)
- VISA® Business Credit Card
- VISA® Debit Card
- Warranty & GAP Insurance
- "Youth Plus" Club (ages 13-17)



Physical Address:

6207 Highland Place Way, Suite 101
Knoxville TN 37919

Mailing Address:

PO Box 52688
Knoxville TN 37950

Phone Numbers:

865.558.3117 or 800.782.9257
Fax: 865.558.0016
FREE AudioTeller (24 hr. response)
865.524.4289 or 1.888.703.8385

Website: www.hmfcu.org

HMFCU offers over 90,000 worldwide ATM locations to get cash surcharge FREE!



HMFCU Share Saving Options



1-800-782-9257
www.hmfcu.org

HMFCU Share Saving Options:

Your funds insured by NCUA (National Credit Union Administration)

Options to Consider:	Regular Shares**	Emergency Fund**	Money Market Accounts**	Holiday Club***	Share Certificates***	IRA***	Health Savings Account
Member:	<p>No monthly service charge</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>Optional Benefits: Direct Deposit, Deposit Capabilities at First Tennessee or BB&T. Automatic Transfers available.</p>	<p>Earns higher dividend rates</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>Optional Benefits: Debit Card, Direct Deposit Capabilities at First Tennessee or BB&T. Automatic Transfers available.</p>	<p>Earns competitive rates</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>Make up to six (6) pre-authorized, automatic or telephone transfers. No more than three (3) of the six (6) transfers may be made by draft check or debit card to third party.</p> <p>Optional Benefits: Debit Card, Free Checks, Automatic Transfers available.</p>	<p>Funds dispersed October 15</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>Optional Benefits: Direct Deposit, Deposit Payroll deduction and Automatic Transfers available.</p>	<p>Certificate terms from 6 months to 5 years</p> <p>Automatic Renewal</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>Interest can be transferred to another HMFCU account or by check to member.</p> <p>Optional Benefits: IRA Certificates</p>	<p>Separately insured by NCUA to \$250,000</p> <p>Automatic renewal</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>May allow you to make tax-deductible contributions. (Check with your Tax Advisor to verify)</p> <p>Traditional, Roth, Coverdell ESA, IRA Share Certificates</p>	<p>Earns higher dividend rates</p> <p>Access 24 hours a day with CU@Home (online account access) or Audio Teller</p> <p>Funds can be withdrawn tax-free to pay for qualified medical expenses.</p> <p>Optional Benefits: Debit Card, No Monthly Fee, Online Access, No Minimum Balance Required, Interest Bearing Checking Account.</p>
Member Costs:	<p>\$25 minimum to open. \$200 minimum to earn dividends.</p> <p>••Restrictions for regular shares and Insured Money Market: maximum of 6 pre-authorized, automatic, telephone or PC transfers per month to another account at HMFCU or third party. account may be closed or transfer capabilities terminated. ••Penalty for early withdrawal.</p>	<p>\$200 minimum transaction amount. \$1,000 minimum balance required.</p>	<p>\$2,500 minimum to open. \$2,500 minimum to earn dividends. \$7 per item beyond 6 allowed by Reg D.</p>	<p>\$5 minimum to open. \$1,00 minimum to earn dividends. \$5 fee for early withdrawal or closing.</p>	<p>\$100 minimum to open.</p>	<p>\$50 minimum to open \$100 minimum to earn dividends.</p>	<p>Contribution Limits: Visit www.hmfcu.org for complete details.</p>

www.hmfcu.org