Congratulations on your new baby!

Welcome to parenthood! Few occasions in life are as joyful as the celebration of a new baby. Whether it is your first child or the third, a child will make a big impact on your financial life. Hughes Federal Credit Union is ready to help! Well maybe not with nighttime feedings but with the financial security you want for your new family. Let us help you prepare for your new arrival.

Hughes created this brochure to help you better understand and prepare for the financial aspects of a new child. And don't forget that answers to your questions are as close as your nearby Hughes branch or Web site at www.hughesfcu.org.

Howie Javelina's
My First Account

Locations and Hours

Mailing Address
PO Box 11900
Tucson, AZ 85734-1900

(520) 794-8341
(800) 253-8245
(520) 205-5839 Fax

24-Hour Voice Response
(520) 205-5555

AnyHour Loan
(877) 999-LOAN (5626)

Wetmore Branch*
971 W. Wetmore 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

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)

Voyager Resort Branch
8701 S. Kolb Road
M-F 8:30 am–4:30 pm
ATM

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)

Thornydale Branch*
7970 N. Thornydale
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)

Shared Branching
Visit www.cuswirl.com to find a location near you.

CU SERVICE CENTERS.
The Member-Friendly Financial Network

*** Saturday Hours**

HFCU Financial Services
971 W. Wetmore Road
Tucson, AZ 85705
(520) 294-4140
(520) 806-3138 Fax

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value

Hughes Federal Credit Union and HFCU Financial Services are not a registered broker/dealer and are not affiliated with LPL Financials.

Hughes Federal Credit Union®
(520) 794-8341
(800) 253-8245
www.hughesfcu.org

*Certain restrictions apply. The Howie Javelina's My First Account is designated as a "You Name It" Savings Account and all current policies apply. Please refer to the *Share Accounts Information and Disclosure* booklet, Funds Availability Disclosure-Regulation CC and Regulation D for current information regarding check holds, NSFs and Regulation D limitations.

© 2013 Hughes Federal Credit Union
0213—MKT2

CU SERVICE CENTERS. *The Member-Friendly Financial Network* NCUA EQUAL HOUSING LENDER

Federally Insured by NCUA

Howie Javelina's
My First Account

Let us help you prepare for your new arrival.

Howie Javelina's
My First Account

Products and Services you may need:

As you're preparing for your new little one, Hughes offers a variety of products and services to help with your new arrival:

Savings Accounts

To prepare for your new child, start saving as soon as you can. Consider opening one of these accounts:

- **My First Account** — New Baby Savings Registry — Open My First Account and you can use it as a gift registry for a baby shower, or you can even let friends and family know they can make deposits anytime towards your child's future.

- **Howie Javelina All Stars Club** — Once your baby arrives, apply for a Social Security Number and open a Howie Javelina kid's savings account in their name to start saving right away. We'll remember their birthday and will mail a birthday card and coupon that gives them $5 when they deposit their birthday money. Certain restrictions apply.

- **Youth Term Share Accounts (0 – 17)** — With our low $100 minimum deposit for a Youth Term Share Account, even our youngest savers can earn higher rates. Terms are available for up to 3 years at a time.

- **Gift to Minors** — You can set up a custodial account which allows you to gift assets to minors during your lifetime.

- **You Name It Savings** — Open this account to save for any purpose you desire such as child care, health care, insurance, family vacation or any other purpose you desire.

- **Attention Grandparents!** — By opening a savings account for your grandchild or making regular deposits to their account, they have a safe place to save their money and valuable resources for their future.

Low Cost Loans

- **Home Equity Loans** — If you need a home improvement or want to add on an extra room, tap into the equity of your home to help with expenses. Interest may be tax deductible.

- **Low Cost Home Loans** — Looking for a larger place to live? Turn to Hughes for low cost First Mortgage Loans or for refinancing your existing loan. Ask about our First Time Home Buyer's Program.

- **Auto Financing** — Need a larger or more reliable vehicle? When you're out shopping, ask for Hughes financing at participating dealers in Arizona to receive low cost Credit Union financing right on the spot.

College Savings Plans

It's never too early to start planning for college savings for your child. See our Investment Department for complete details and to start out on the right foot.

Store Your Important Papers

Store your valuables and important documents such as birth certificates in one convenient place— a Safe Deposit Box at Hughes. Boxes are available for rent at very affordable prices in a variety of sizes.

Convenient Services

No need to lose any sleep over your finances. When doing business with Hughes, access to your account is available through these convenient services:

- **eBranch Online Banking** — Sign up for free online banking to conduct your transactions conveniently. Also check out Bill Pay, eStatements, Account Alerts, Account-to-Account Transfer, Mobile and Text banking and more!

- **Telephone Services** — You can also conduct transactions through our Voice Response System at (520) 205-5555 or through our 24/7 Call Center at (520) 794-8341. Please have your Hughes member number and personal access code handy.

- **Shared Branching** — Conduct basic transactions at more than 6,800 participating credit unions nationwide through the shared branching network— anywhere you see the CU Services logo.

* Loans and checking accounts available upon approved credit.

Insurance Protection for Your Peace of Mind

Take advantage of low cost insurance through Hughes for your peace of mind.

- **Auto/Condo/Homeowner/Renters Insurance –** Hughes members can now get online quotes for these insurances at www.membersautohome.com or by calling toll free (888) 380-9287. Insurance available through Liberty Mutual.

- **AD&D** — Low cost Accidental Death and Dismemberment Insurance is available for Hughes members at affordable rates through Affinion/ Hartford by calling (800) 860-7182 during business hours and Saturdays.

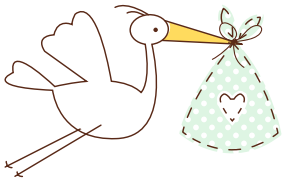
- **Life Insurance** – Life Insurance is available through HFCU Financial Services. They are able to do a needs analysis for full family coverage utilizing any type of life policy. Contact HFCU Financial Services at (520) 294-4140 for more information or to schedule an appointment.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value

Hughes Federal Credit Union and HFCU Financial Services are not a registered broker/dealer and are not affiliated with LPL Financials.

Affordable Healthcare

- **Blue Cross® Blue Shield® of Arizona** — Hughes also offers affordable healthcare insurance through HFCU Financial Services*. If you don't have healthcare insurance or your cost has increased, you may be able to save on an individual health care policy. Visit our Web site or call (520) 294-4140 for more information or to make an appointment.

*HFCU Financial Services, is an authorized broker of Blue Cross® Blue Shield® of Arizona healthcare.