Hughes Federal Credit Union

Your Financial answer

March 2014

Go Mobile

Download Apps or go to **HughesFCU.org/mobile** to learn more.

- SAVE THE DATE-

MEMBERS ARE INVITED TO OUR

62nd Annual Meeting

Saturday, April 12, 2014, 3 p.m.
Rincon High School
422 N. Arcadia, Tucson

Enjoy FREE entertainment by Crystal Rose Stark and receive your FREE gift! Primary members can cast their vote for the board of directors. All members who attend will receive a FREE gift and chances to win cash prizes. *

*Certain restrictions apply. Members must be present to receive a free gift and a chance at the cash prizes.

Popmoney®

Members with Bill Pay have access to Popmoney®. This secure service allows members to send and receive funds with the simplicity of sending emails or a text messages using your Hughes Federal Credit Union account.

Check out our online video guide at HughesFCU.org/mobile/#popmoney

eStatement

Review your statement online, print it out for your records and access up to 18 months of statement history online. Instead of receiving your statement in the mail, you'll be notified by email when your eStatement is ready to view.

Sign up for eStatement today through Online Banking! All members with eStatement are automatically entered in monthly drawings to **WIN a $100 Visa® Gift Card.**

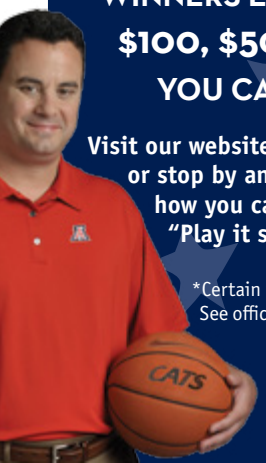
To set up your Hughes Credit Card eStatement login to Online Banking, click on the Accounts and the Credit Card tab. Have your Hughes credit card number handy.

"Play it smart at Hughes!"

WINNERS EVERY MONTH!
$100, $500 or $1,000!
YOU CAN WIN TOO!

Visit our website at HughesFCU.org, or stop by any branch to find out how you can get in the monthly "Play it smart" drawings!

*Certain restrictions apply.
See official rules for complete details.



Sean Miller
The University of Arizona®
Head Men's Basketball Coach

Download our **NEW iPad App!**

Available on the App Store

ANDROID APP ON Google play

What's Happening With Your IRA? Time for a Checkup

Most of us understand that visiting a doctor periodically is important in maintaining our long-term health. Sometimes it's a good idea to do the same thing with our investments. Given changes in tax laws that have occurred during the past few years, a "checkup" could be a good idea if you have an individual retirement account (IRA).

Call (520) 294-4140

HFCU Financial Services

Investments In Your Best Interest

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 registered broker/dealers and are not affiliated with LPL Financial.

TurboTax
Choose **Easy.**

You Can with TurboTax®

This year, accomplish something you never thought possible – do your own taxes. With TurboTax®, you can be confident they'll be done right. Plus, Hughes Federal Credit Union members can save up to $15 on TurboTax federal products. Start now and get your guaranteed maximum refund![1]

Hughes Federal Credit Union does not guarantee or endorse vendors and makes its services available to members to use at their discretion.

TurboTax Disclaimer:

[1] Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax or SnapTax federal and/or state purchase price paid. TurboTax Online Federal Free Edition customers are entitled to payment of $14.99 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your TurboTax or SnapTax filing date and no later than 6/15/14. Efile, Audit Defense, Ask a Tax Expert, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the TurboTax Satisfaction (Easy) Guarantee.

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Transfer Your Balance and Save

Transfer your higher costing credit card balances to one of our low rate Visa® credit cards. Choose from one of our Platinum, Gold or our Classic Visa® credit cards.

Go Platinum Today!

- **9.50%** APR*
- No balance transfer fees
- No annual fee
- Low rate

With a credit card from Hughes, you can view your statement online, make payments online, and get a cash advance! Apply today! Stop by any branch, apply online at HughesFCU.org or call (877) 999-LOAN after regular business hours.

*Rate reflects the Annual Percentage Rate (APR) effective March 1, 2014 for our Platinum Visa, and is subject to change. Ask about our rates for Classic and Gold cards. A complete Truth-in-Lending disclosure will be given at time of application. Based upon credit approval.

There's still time to open an IRA for the 2013 tax year!

Deadline is April 15, 2014. Don't miss this opportunity for tax-deferred savings!

Open an IRA Savings or Term Share account today!

Get Instant Pre-Approval

APPLY NOW and purchase your next vehicle the AutoSMART way!

Maximize your time when choosing your next vehicle and be better prepared before going to the dealer with our CUDL® AutoSMART online shopping tool. From our website, go to Borrowing/Vehicle Loans and click on CUDL® AutoSMART. Print your pre-approval letter before you go shopping and have all the information you need to get a great deal! Get GREAT financing through Hughes! Call (520) 794-8341 or apply online.

CUDL®

Online Mortgage Application

Check out our low rates or apply online at **HughesFCU.org, go to Borrowing/Mortgage!**

We have great rates for purchase or refinance.

NCUA
Federally Insured by NCUA
EQUAL HOUSING LENDER
ARIZONA SPONSOR

Hughes Federal Credit Union®

(520) 794-8341
(800) 253-8245
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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