



# Houston Highway CREDIT UNION



## Member Privilege Service

# Your Road to Checking Account Protection

**Houston Highway Credit Union**  
8120 Washington Avenue  
Houston, TX 77007

**Website**  
[www.houstonhighwaycu.com](http://www.houstonhighwaycu.com)

**Phone**  
(713) 864-4438 | Toll-free (800) 354-3541 | Fax (713) 864-1714

**Call 24**  
(713) 864-1400 | (877) 864-1400

**CU Service Centers**  
Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) for a location near you.



Federally Insured by NCUA

# Houston Highway CREDIT UNION



# Member Privilege Service

HHCU offers **Member Privilege** service to all Members **automatically**. All checking account holders receive protection as described in the chart below. However, due to regulations, Members must either **“Opt In”** or **“Opt Out”** of the **\$300 coverage** for Debit and ATM Transactions described in the highlighted box below.

Member Privilege*	Step 1	Step 2	Final Step: ACH/Paper	Final Step: ATM/Debit
<p>Members automatically receive Member Privilege protection, which allows HHCU to provide the first three steps of coverage listed to the right. Members must “Opt In” for the coverage described in the highlighted box. Members may choose to “Opt Out” of all Member Privilege services at any time.</p>	<p>Applies to all transaction types automatically: ACH, paper checks, debit and ATM transactions.</p>	<p>Applies to all transaction types automatically. ACH, paper checks, debit and ATM transactions.</p>	<p>Applies automatically for ACH and Paper Check transactions only.</p>	<p>Applies to ATM and Debit Card transactions only. Requires Member “Opt-In.”</p>
	<p>HHCU will cover the overdraft using funds from the Member’s Savings Account if possible. If funds are moved, a fee of \$6 will be charged. This service is provided for all transaction types.</p>	<p>If funds are not available in the Member’s savings account, HHCU will attempt to cover the overdraft using funds from the Member’s Line of Credit Account*. If funds are moved, a fee of \$6 will be charged. This service is provided for all transaction types.</p>	<p>If there are insufficient funds in the Member’s accounts, HHCU will temporarily cover the overdraft amount up to \$300. This coverage is provided automatically for ACH and Paper Check transactions ONLY. A fee of \$36 will be charged per overdraft transaction. A notice will be sent to the Member alerting them of the negative account balance and fees.</p>	<p>All account holders must either “Opt In” or “Opt Out” for the following ATM and Debit Card overdraft coverage. If there are insufficient funds in the Member’s accounts, HHCU will temporarily cover the cover the ATM or Debit Card overdraft amount up to \$300. A fee of \$36 will be charged per overdraft transaction. A notice will be sent to the Member alerting them of the negative account balance and fees. To obtain this coverage, simply fill out the “Opt In” form on our website.</p>

## Important Details:

- As long as you keep your account in good standing, HHCU will approve your overdrafts within the \$300 limit.
- In the event of an overdraft, our protection practices will be applied in the order listed above. If you use any service described above, you will receive an overdraft notice in the mail describing the transaction(s) and the amount of the Credit Union fee(s).
- We protect you from excessive fees by taking the following steps: In the event of multiple overdraft transactions, we pay smallest to largest so that more items are paid without any action on our part, which reduces the number of NSF fees for you, the Member. We automatically transfer funds from your associated account or line of credit when possible which also results in a lower cost to you.
- If you feel Member Privilege is not beneficial for you, you may opt out of Member Privilege at any time. Please note that once you opt out, any overdrafts will result in transaction denials (for ATM or debit card transactions), or returned checks. Our standard Non-Sufficient Fund (NSF) fee of \$36 will be charged for each returned check.

\*Personal Lines of Credit are available to those who qualify. An application must be submitted and approved. Normal credit criteria apply. Credit limits vary based on creditworthiness.

