



# Houston Highway CREDIT UNION



## Membership Protection Services

# Your Road to Protecting Your Investments

### Houston Highway Credit Union

8120 Washington Avenue  
Mailing Address  
P.O. Box 2248, Houston, TX 77252-2248

### 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.



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# Membership Protection Services

Protecting your investments is important to us as we understand that there may be times when the unfortunate may happen. Whether its mechanical breakdowns, auto accidents that may disable the insured member, or the possibility of death of the insured member(s), at HHCU we offer insurance in the event of such incidents.

Feel secure in knowing that when financing your new or used auto, these products are optional and available for purchasing. Our insurance products and services serve as an extra added value to any other life, disability or auto insurance coverage you may have.

- **Auto Exam Services** – in partnership with HHCU, Auto Exam can provide you with Mechanical Breakdown protection, Auto inspections before your buy and Vehicle Tire & Wheel Road Hazard coverage.
- **GAP (Guaranteed Asset Protection)** - pays the difference between the actual cash value of your vehicle and the current outstanding balance on your loan; it bridges the GAP.
- **Credit Life Insurance** - pays the insured balance of your loan, up to the policy maximum, helping ensure that your family won't be left with a loan obligation.
- **Credit Disability Insurance** - is designed to pay your loan payments (up to the contract limit) if you become totally disabled due to injury or illness and are unable to work.
- **Extended Warranty** – is additional coverage on your auto that picks up and carries on after your manufacturer's warranty has ended.
- **Other** – Your credit union accounts are insured through the NCUSIF (National Credit Union Share Insurance Fund), which is administered by the National Credit Union Administration (NCUA), a U.S. governmental agency up to \$250,000.
- **Visa Fraud Liability** - Visa's Zero Liability policy states you won't be held responsible for fraudulent charges (excludes ATM or PIN transactions) made with your card or account information.
- **MasterCard Secure Code** – a private code established after your card is registered to safely and securely make online purchases protecting you against unauthorized use of your card when shopping online at participating online retailers.

Your purchase of MEMBER'S CHOICE® credit life and credit disability insurance, underwritten by CMFG Life Insurance Company, is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Policy Agreement for a full explanation of the terms.